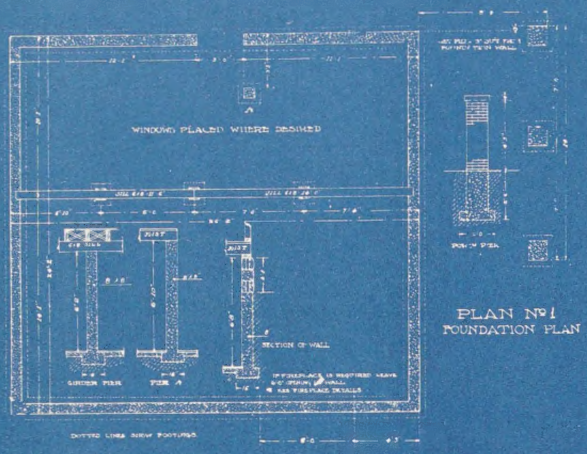
THE FAMOUS FIFTY and other Favorite HOMES

Built by the

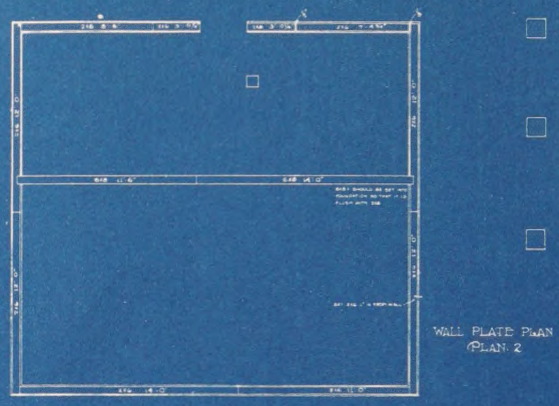
STERLING SYSTEM

Sterling Working Plans Show How

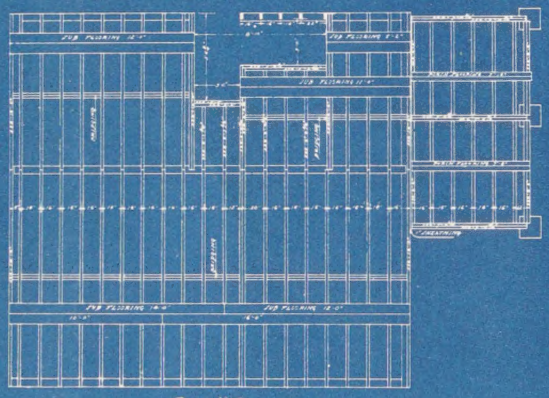
STERLING Homes are System-built. There is no lost motion—no confusion—no delay—no waste. Materials are cut to exact fit, marked to correspond with dimensions on blue prints. Prints are drawn to sixteen times the size shown on these pages. Also, instructions accompany each plan and figure. Thus, building is reduced to the simple operation of fitting each part into its place and since materials have been prepared with unequalled polish and precision by machines which cannot vary the slightest fraction of an inch, all joints are formed with even, perfect-matching surfaces, assuring the utmost rigidity. Follow these Senator plans through pages 1x, 2x, 3x and 4x. Note the completeness of details. Note the exclusive standard of specifications (read pages 26 and 27). You will then appreciate how the Sterling System has simplified and systematized *better* building at *less* cost.



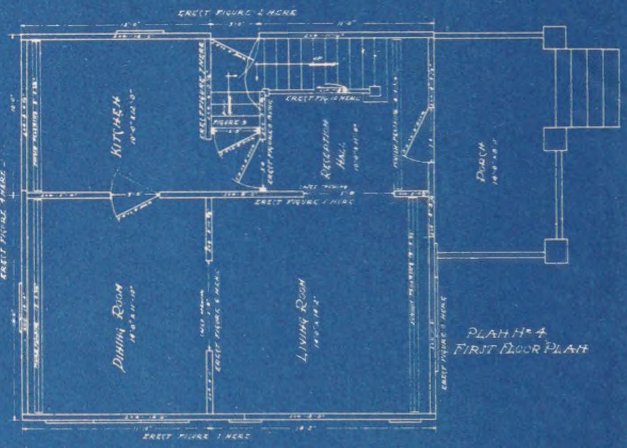
Showing dimensions and sections of all walls and piers. Also location of fireplace and center sill. Note the footings and bridging.



This plan shows the length and location of each 2x6 wall plate. Every expert builder knows that wall plates are essential in aligning floors and leveling base for studs. Never lay joists on naked walls.



Showing the length and location of each piece of 2x8 joist, 1x8 sub-flooring and 1x3 bridging. Note all joists are spaced on 16" centers.



This plan shows the exact length of each piece of flooring required for the different rooms. Also the location and length of all 2x4 wall plates. All rough openings for doors are provided for.

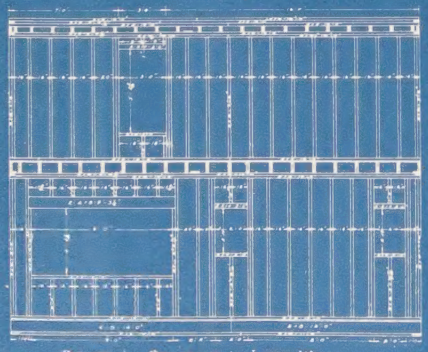


FIGURE 1. STUDDING IN LEFT WALL.

This figure shows an elevation of the studding in Left Wall. Note all studs are spaced on 16" centers, and doubled around all openings. Note 2 pieces of 2x8 over large window. Note that all top wall plates are doubled.

2x6 Wall Plates.
1x8 Sub-Flooring.
Double Bridging.
Joists on 16" Centers.
Double Studs around openings.
Double Headers as shown.
Double Top Wall Plates.
Nailing Strips for plaster.

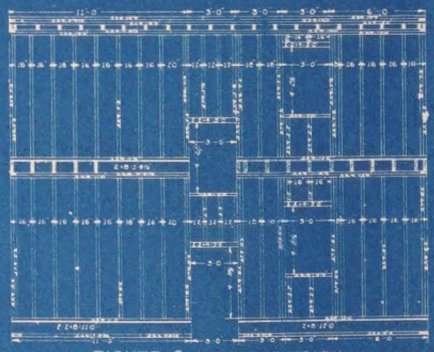


FIGURE 2 STUDDING IN RIGHT WALL

This figure shows elevation of studding in Right Wall. Note location of grade door and stair landing window. Studs are spaced on 16" centers.

Your Building Operation is Systematized

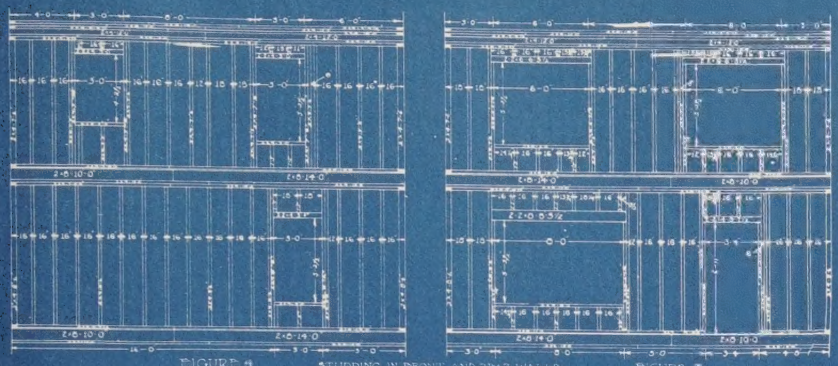


FIGURE 4 STUDDING IN FRONT AND REAR WALLS FIGURE 3

This figure shows elevations of studding for Front and Rear Walls. Note 2 pieces of 2x6 over second story front windows and 2 pieces of 2x8 over large triple window first floor front. Note double studs around front door.

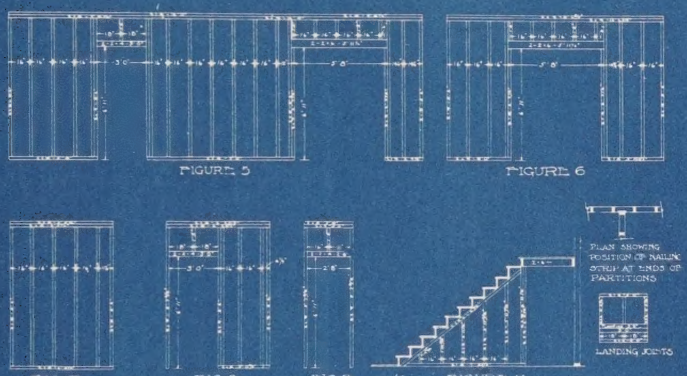


FIGURE 5 FIGURE 6

FIG 7 FIG 8 FIG 9 FIGURE 10

FIGURES SHOWING STUDDING IN FIRST FLOOR PARTITIONS.

This figure shows the studding for all first floor partitions, including the partition under the stairs. Note double studs at door openings and double trimmers.

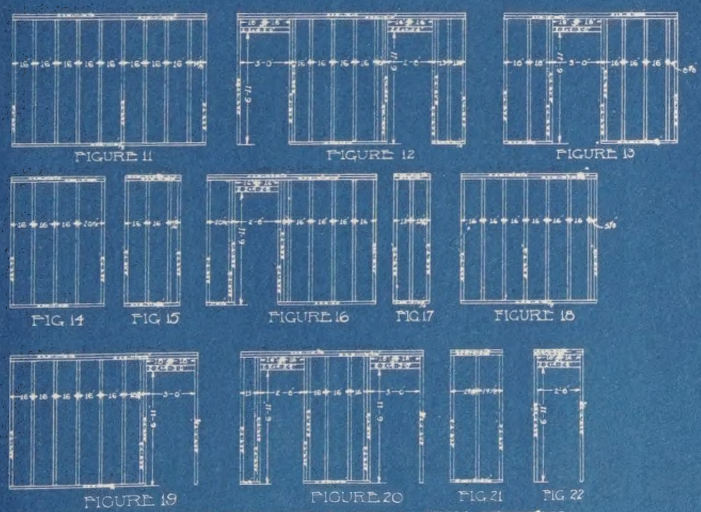


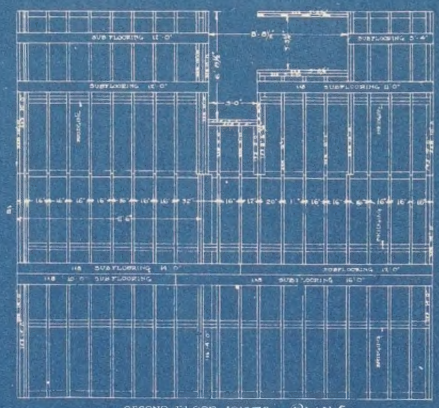
FIGURE 11 FIGURE 12 FIGURE 13

FIG. 14 FIG 15 FIGURE 16 FIG 17 FIGURE 18

FIGURE 19 FIGURE 20 FIG 21 FIG 22

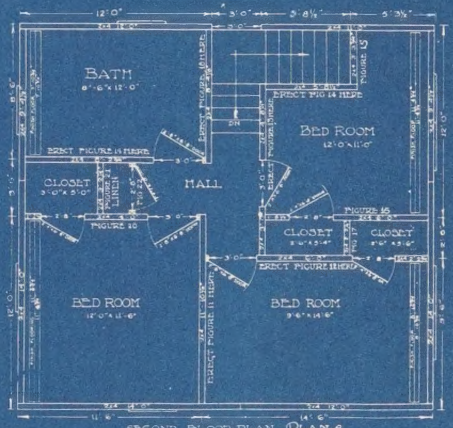
FIGURES 10 THRU AND INCLUDING FIGURE 21 SHOW STUDDING IN SECOND FLOOR PARTITIONS

This figure shows all studding for second floor partitions. Note all studs are spaced on 16" centers. All top wall plates are doubled.



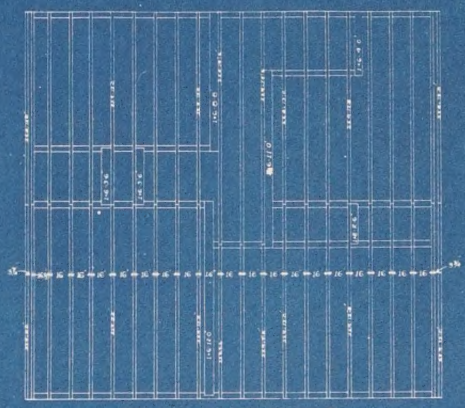
SECOND FLOOR JOISTS PLAN 5

This plan is similar to first floor plans and shows 2x8 joists on 16" centers, bridging, sub-flooring, stair wall, etc.



SECOND FLOOR PLAN PLAN 6

This plan is similar to Figure 5 and shows flooring, wall plates and all door openings.



CEILING JOISTS-PLAN 7

This figure shows all 2x4 ceiling joist and 1x6 nailing strips which receive lath where partition runs parallel with the ceiling joist.

Straight from forest to You

Sterling System of Home Building

Central Office
Bay City, Michigan

Dear Friend:

This letter is personal, altho printed and sent to multitudes of people. For it bears a vital message to you from a great Comradeship.

Every member of this organization from the smallest errand-boy to the President - every Sterling customer from the first (who saved 50% cash) to yesterday's list (who will average the same) - every man who has had contact with the Sterling System, is a staunch Comrade in the Cause. And all these honorable believers have come to greet you in this letter and to tell you in this Book why this Cause is your Cause - the Cause of the Common Good.

Thousands of workmen who have built Sterling Homes and compared them with all others - who speak with technical authority and unchallenged honesty, tell you to a man that the Sterling Cause is your Cause.

Thousands of business men in all building centers tell you with profoundest respect for Sterling Standards that this Cause is your Cause.

Thousands of people who are living in Sterling Homes - who know the facts - who have written the records that are printed in your new Sterling Book - these Comrades, tell you without a single dissenting vote that the Sterling Cause is your Cause.

So this catalog comes to you not as a "Salesman", but as a Report. It contains actual records - not "claims." It presents facts which reveal vast Sterling advantages - facts which will lay hold and grip you, awaken and win you to the only Standard System of Building.

Every word in this Report is of utmost importance to you. Please read it carefully, in particular pages 1 to 28. Then review each plan thoughtfully and return the enclosed information blank at your earliest convenience.

If you are later reminded, remember that this great Home Building Comradeship has your best interests at heart and is determined to serve you. Our work is needed. Our Homes are wanted. And our Cause is your Cause - the Cause of the Common Good.

Yours very sincerely,

INTERNATIONAL MILL & TIMBER CO.
J. O. Sterling
For the Sterling System.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Famous Fifty

And Other Favorite Homes

SINCE *Sterling* Plans and Designs are worth thousands of dollars, we have been forced to take a firm stand against imitation or infringement. Without desiring to assail anybody, we shall be forced to protect ourselves under the United States Copyright Laws against those who may in any manner copy or attempt to copy our plans. Sterling Plans and Designs are for the use of *our customers only.*

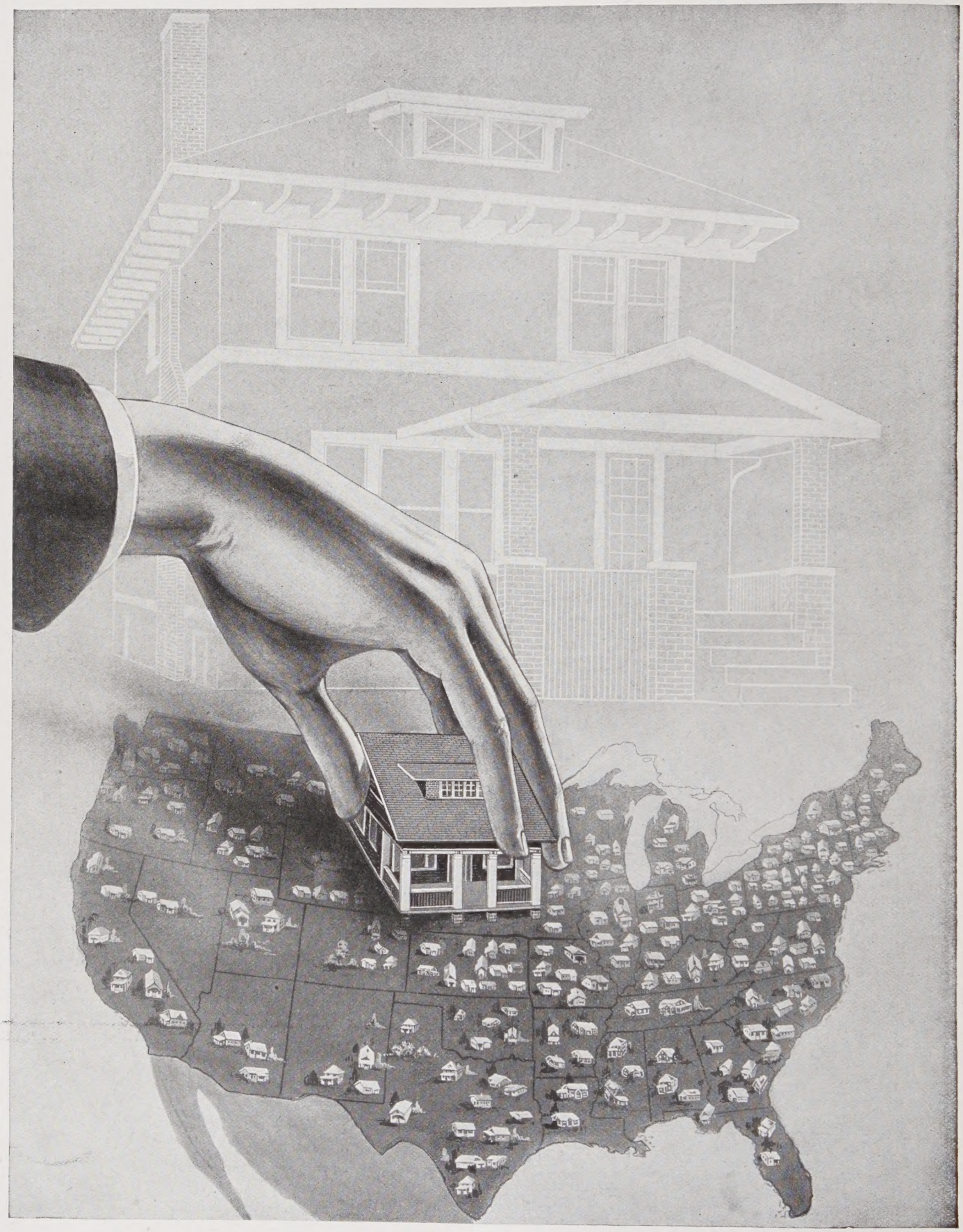
International Mill & Timber Company

General Offices: Bay City, Michigan, U. S. A.

Mills and Forests in Michigan, Florida, Texas, Washington and Canada

Copyright 1916 by International Mill & Timber Company

Laying the Foundation for



the Universal American Home

IN *five years*, at the present rate of increase, *90 per cent* of *all* frame buildings will be cut-to-fit in special factories.

This is not merely the general opinion. *Facts* furnish authority for this conservative prediction—*facts* that are based on the amazing growth of the industry from its beginning to last season's output of nearly 20,000 buildings!

Swifter than you *dream*, a great revolution in Home-building methods is sweeping on through every nook and cranny of the land—lifting a *blindfold* from the eyes of the public—exposing, by comparison with side-by-side examples, the whole *unworthiness* of former building methods—building *thousands* of Homes as they never could have been built before—proving, in every case without *single* exception, the unmatched merits of The Sterling System of Building.

At this period, each day marks great strides in advancement. The country is awakening—seeing—investigating and supporting this wonderful reform. Month after month, our business has doubled. Time after time in countless procession, old customers are sending new ones. More mills are being built—new equipment—new offices—enlargement in every direction to keep pace with the remarkable growth.

It is simply that the *modern* order of efficiency is succeeding the *out-of-date* in the buying and building of Homes. A practical means of *economy* has come into use. A tripled rate of *speed*, a finer degree of *precision* and a higher grade of *quality;* a more solid and more simple method of *construction* and a new form of *convenience* in buying, building and financing—all these have been combined by a great, resourceful *power* into one, all-complete Service which offers you *unrivalled advantages*.

The old-fashioned method of building by hand has lost its last support. It is too slow, too wasteful, too crude, too costly, too inefficient, too utterly unworthy. It is doomed as *surely* as was the hand-forge, the hand-loom, the hand-plow and all other bygone implements of hand-labor production. The hand-saw must go the way of these.

In less than five years, practically all frame buildings will be cut-to-fit, assembled and shipped direct from special factories.

* * * * * * * * * * * *

The *future* of the industry—not the *present*—regulates the policy of this Company. We are making preparations *now* to handle in the most complete and economical manner this immeasurably large volume of the future.

By forming a coalition with other lumbermen several months ago, we made this, by many times the most powerful combination of direct-selling timber interests in the country. Recently, new buildings were built for office use and Interior Finish Mills. At this writing our mammoth new cutting mills in Bay City are almost finished—mills which will afford *three times* the capacity of all former mills.

Yet of even greater importance than these expansive preparations in equipment, are the investments which we are making in the Homes we sell to *insure* the sale of *future* Homes; *investments* in the cream of lumber *quality; investments* in customer savings which amount to fortunes; *investments* in hundreds of thousands of dollars in customer credits; *investments* in the finest plans, the greatest precision, the swiftest speed; *investments* in a *Service* which delivers in detail more advantages, conveniences, comforts and values than you ever once thought could be included in your Home. Can such investments *fail* to make return?

Look at the records! To date, we have received an average of *over six more orders for Homes from each new community in which an example of The Sterling System has been placed!* Need you ask if our policy pays? Would you question the wisdom of these extra investments which have won to us forever the whole-hearted co-operation and friendship of our customers? For doesn't our future business in each community depend directly on the success of the first Homes which we place?

You, the readers of this book—*you*, the coming customers—*you, not us*, decide the future. You determine the course of your *friends*—of your *neighbors* and even of *future generations*.

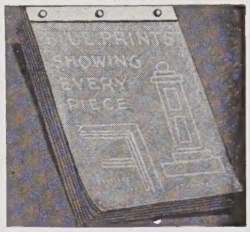
If you reside in a district where our Homes have been built, your purchase of a Sterling is certain because you know as well as we, the innumerable advantages which you will gain. The evidence is before you. On the other hand, there are many communities which contain no Sterling Homes. These we are determined to win in 1916 by offers which are positively irresistible.

Hence our unprecedented prices—wide-open credit—marvelous plans—selected quality—double-strength construction—all-complete service. *These* are the inducements for you to help us establish a National Foundation; *these* are the profits which we pay you in advance for introducing Sterling Homes and lending us your influence.

With the same painstaking care that we prescribe the laying of a single Home foundation, we are laying a *business* foundation—a foundation for the *Universal American Home*. Each Sterling Home that we sell is a *solid stone* in that foundation; the friendship and satisfaction of its owners is the *mortar* which holds it in place

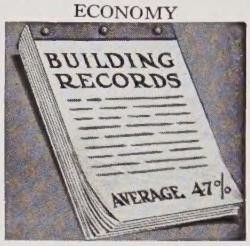
With true and sincere purpose, The Sterling System bids for your patronage as another link in the endless chain of friendships which together are laying and binding into one firmly fixed unit, the *foundation* for the Universal Sterling Home—*the home that deserves to be.*

PLANS



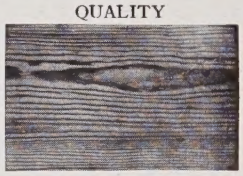
Your first Sterling Dividend is a master plan—chosen from 8,000 beautiful designs—made practical by an authority on architecture.

ECONOMY



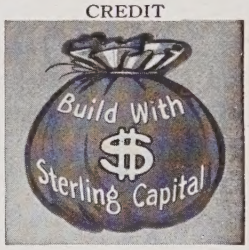
Your second Sterling Dividend is in the form of forty-seven per cent cash savings—the average of all customer records received to date.

QUALITY



Your third Sterling Dividend is quality of incomparable grade—the very pick from an empire of timber lands.

CREDIT



Your fourth Sterling Dividend is credit for one-half of your purchase price. One-half down is all the cash required.

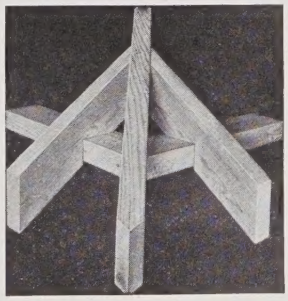
SERVICE

Your eighth Sterling Dividend is perhaps the most valuable of all—a *complete Service* which lifts every detail from your shoulders and always takes care of you.

SPEED

Your seventh Sterling Dividend is the speed attached to this System of Building. It requires one-third the usual time to erect Sterling cut-to-fit materials.

SOLIDITY



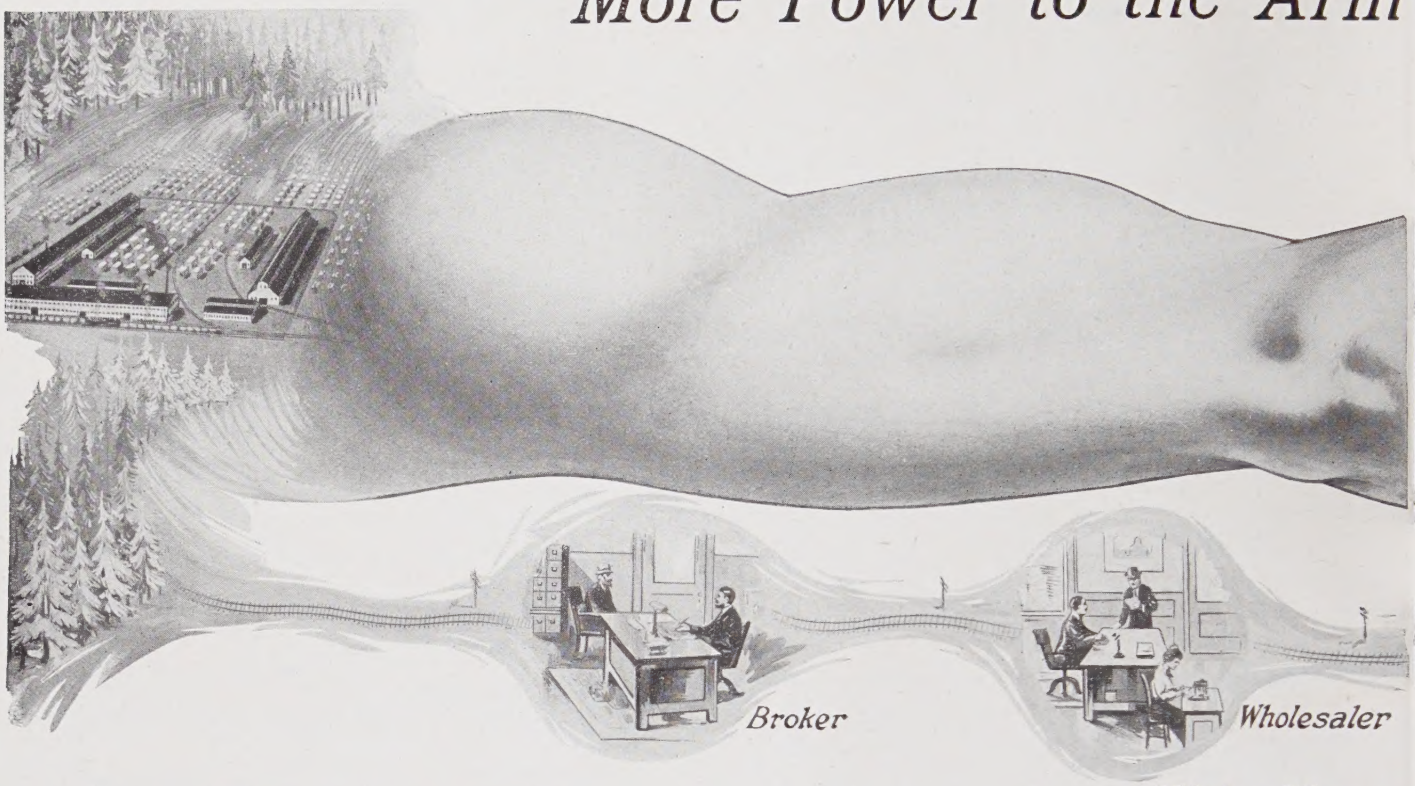
Your sixth Sterling Dividend is the exact, mechanical precision of all work, the double-strength of all members and the resultant super-solidity of construction.

CONVENIENCE

Your fifth Sterling Dividend is the convenience of getting plans, materials, construction and credit from a single source—your architect, dealer, builder and banker, all in one.

The Sterling Stamp on Your Home Means the Same as on Your Silver

More Power to the Arm



This Year Unheard-of Prices

This announcement releases in full the *power* of The Sterling System.

It marks for all time the *extreme* limits of building economy.

It throws *wide open* a field of inexhaustible credit.

It adds many *new* plans to the Famous Fifty Sterling Homes—most popular in all America *by vote*.

And to complete this startling program, it establishes a construction service which will carry out the *building* of your Home—your *ideal* Home—at the *lowest* cost on your own lot at your *own* terms.

Prices That None Can Approach

When The Sterling System first adopted its Introduction Policy, prices were hammered unmercifully. Quotations were set at that time which have never been equalled—and now we are driving them lower!

To think that *Sterling* prices which have been the building sensation of the century—to think that *these* prices which have saved customers an average of 47 per cent—to think that the lowest records of all building history have again been smashed in the face of a rising lumber market, seems almost *incredible!*

Yet it is true that our prices are *lower than last year's* because we are giving *more* in a hundred ways and with *that* are holding prices almost even!—built-in cupboards, buffets, cedar-closets, shelves, thresholds, and a hundred other extras—every single item that is necessary to complete your building; also *full-dimension* lumber, many important and *exclusive* features of construction and a long list of *extra* conveniences.

In spite of the fact that we have actually added *20 per cent to the value* of Sterling Homes by including innumerable specifications which no other methods of building employ, we have kept our prices practically level. Sterling Homes are worth *20%* more than ever before and with a few exceptions where these extras total very high, *the prices remain the same!*

The *reason* is—lowered cost of production. Our business has grown to tremendous volume. This divides fixed charges into smaller cost per customer.

Furthermore, we have perfected our *System* to the last degree of automatic clock-work—thus cutting manufacturing costs to the bone. The sum of all these exclusive advantages goes to you as generous payment for introducing Sterling Homes into your circle of acquaintanceship.

It is *said* that the lumber market is going up but we say it is going *down* until every empty community circle on our map is filled. Sterling prices are not controlled by markets. We make our own markets and no matter how much the outside prices increase, Sterling Homes will continue at prices that none can approach until every section of this country fully appreciates what the Sterling Mark signifies.

Read more about these prices on Page 18.

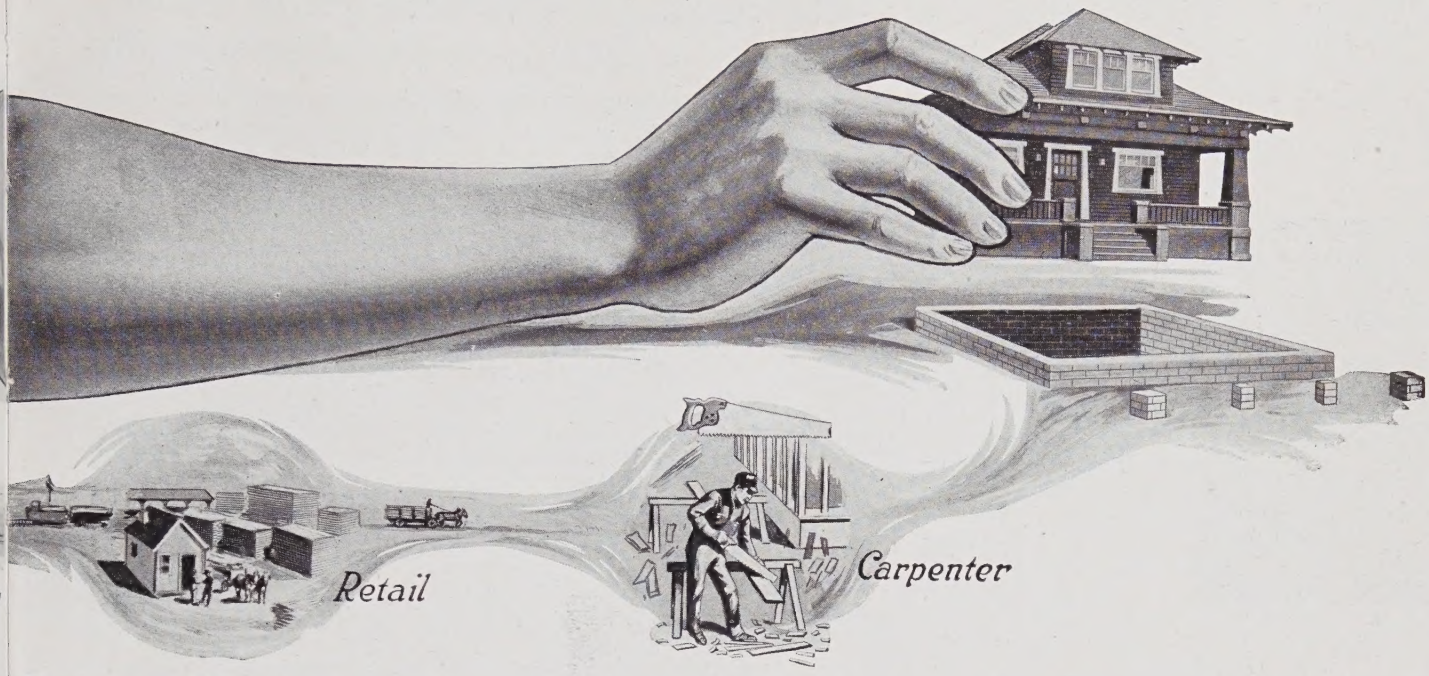
Credit Thrown Wide Open

The Sterling System was the first to ever offer credit to Home-builders. A great many of our customers have accepted this convenience. But we have decided that the amount set aside for credit is too small. This year we have nearly doubled it.

We have unlimited confidence in Sterling Homes and we have unlimited capital to back it. We believe in public honesty; we place full faith in our materials—and having the money to loan, we would rather put it behind Sterling Homes. For they offer the best security we know.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Which Spans This Gap



Brings You And Wide-Open Credit

Sterling Homes sold last year for 47% less than their worth *even if you place Sterling Quality on par with common stuff*. Why isn't it then the very best security for a loan amounting to 50% of a price which is even lower this year?

We offer in 1916 to meet you half way. You may pay half down—the remainder distributed over two years in monthly payments.

There is no particular honor due us. It's simply good business. We want to introduce fifteen thousand more Sterling Homes. So we are not only making it *possible* for every man to have one but we are making it *impossible* for him to refuse. No man can now afford *not* to have a Home of his own.

Read more about this on Page 22.

Beautiful New Plans Added

The Famous Fifty Plans have been adopted with universal success, as you will see by reading the letters from their owners throughout this book.

But superiority alone is not satisfying. We have sought for better plans. We have studied, weighed and tested over *eight thousand new designs*. From *these* we have chosen the wonderful new plans in this book.

Each has been checked by our Chief Architect, a master of his craft—and a well-known authority on construction has assisted in perfecting the practical points of building. All-in-all, we are safe in saying that this book contains the world's premier collection of Home-plans.

Every plan is ready—made perfect through experience. It is for you to choose and, if you are as particular as we want you to be, you are certain to find in this Book the Home which fulfills all your requirements of price, quality, and construction—and fully meets your ideas in beauty, taste and arrangement.

Read more about our plans on Page 12.

Sterling Constructors to Build Your Home

The announcement of a Construction Organization to take complete building charge of Sterling Homes shows our determination to offer every possible convenience to our customers.

We have thousands of carpenter and contractor friends—men who recognize and work with our reformed methods. Our Construction Department will in no wise affect these. In fact, we have drawn men from their ranks to help us and there are still a few good positions open for constructors. Applications should be sent in at once.

The fact is that in some places carpenters are interfering with the introduction of Sterling Homes. This resistance cannot be brooked. Sterling Homes are going to be known and understood in *every community* in this country *if we have to build every one ourselves.*

So if antagonism exists in your locality, let us send a Sterling Constructor who is fully capable and experienced. He will take complete charge of the erection at regular day wage. But if a local man will do it, we advise his employment. For any man with the slightest skill can erect a Sterling Home and the local man naturally knows the local conditions better.

Our Contractors are stationed in every section. They are thoroughly reliable and are backed by our responsibility. If you cannot *find* a carpenter who will give you a fair contract price or get a good carpenter to work by the day, write us—"Attention, Construction Department."

Read full discussion of this point on Page 24.

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Closely-Linked Chain

250,000 Acres of Timberlands—9 Great Band-Dollars in Capital Have Been Selling Combination By

AFTER you consider the investment which stands behind the Sterling System and measure, to your best degree, the immensity of its scope, you will better appreciate the *power* which alone has made these offers possible.

Efficiency in Timber Ownership

A few Sterling "sticks," the selected parts of which go to make up perfect homes

Years ago when land was cheap, we bought thousands of acres of timber. What cost us then a mere song, is now worth fortunes. This investment forms the backbone of our business. For unless we possessed our own timber, we would be forced to buy on the market and consequently could not sell at these prices or include these extra values.

Consider how this investment eliminates needless transportation charges, extra logging profits, the cost of buying and other separate organization expense.

Timber ownership also gives us the power to select and brand the best in each log. Experts do this in our mills, separating the clear, sound, solid pieces from the questionable quality. The best is stamped "Sterling" and goes into your Sterling Home. The remainder is sold on the open market and eventually finds its way into local yards—possibly yours. Or, it might come to you from one of the mail order jobbers who buy from the open market.

So you must appreciate our efficiency in timber ownership. It is not only the first step in price reduction, but also the reason why the Sterling System can economically maintain the highest grade of quality.

Starting with timber lands, we have added mills—then introduced new methods—new plans—new machinery—new construction principles, linking together department after department until a chain of gigantic resources has been formed which reaches straight from the forest to you.

Efficiency in Mill Ownership

Dinner Time at one of our Timber Camps

The Sterling System owns and operates the only mills ever built for the purpose of cutting frame buildings to fit. Also, we collectively own sawmills in the North, the South and the West. These are pointed out by lumbermen as models of efficiency.

Our logs shoot direct from forest to mill. The manufacturing operation which prepares this timber, is a story all in itself. It is sufficient to show here that the continuous operation, elimination of waste and reduction of labor by a thousand new ingenious devices, make for the utmost efficiency.

Trees grow in odd lengths. Ordinary mills cut them into even length timber, wasting precious lumber at the very start. Then these even length pieces have to be cut over again to make odd lengths. For nearly all lumber is used, not in *even* lengths, but in *odd* feet and inches.

Why is this double waste necessary? Why not utilize the full tree and by standardizing measurements, find place for these odd length pieces? If 8 ft. 6 in. lengths are needed (as they always are for studding) why cut from 10 ft. lengths? The Sterling System does not permit such loose practice. We utilize practically every inch and this is a saving which eventually finds its way into the *customer's pocket.*

Thousands of these Sterling Log Trains leave our woods every season

Scene at a Saw Mill Log Pit

Of Gigantic Resources

Saw Mills—2650 Workmen and Millions of Welded Into a Mammoth, Direct-Our Stockholders

After our giant carriages run these logs through our band-saws, the lumber is carefully graded and separated. Then it is conveyed to our yards where 100,000,000 feet is being constantly seasoned. From this immense reserve, we draw when needed —run each rough stick over a trimmer, through a planer, onto a mitre or through whatever course must be followed according to the piece. Then it is ready for its particular place in a Sterling Home—ready in size, length and angle.

This System wastes nothing. It saves over one-third of the labor of construction. It cuts every piece so exact to size and angle—so true to line, that the building goes together in one-third the time and "squares up" perfectly.

No other method does this, claim equality though they may. No other such System is in operation, and as for the hand-saw competing with this smooth, automatic power—it is unthinkable.

Taken from Special Mill No. 3 Note Sterling Office in the background to the right of furnace stacks

Efficiency in Direct Sales

"The shortest distance between two points is a straight line."

The shortest distance between you and the tree in the forest is that *same* straight line.

It isn't necessary any longer for you to pay a broker's profit, a wholesaler's profit, a retailer's profit and all the extra freight costs, the needless handling costs—and then employ hand-saws for three hours instead of one, to waste from 15 to 20 per cent of this costly material.

Nor are you compelled to take just the kind of lumber that they want to give you. For now you can have the *choicest of all grades*—and save 47 per cent—the average of all records received to date.

Compare our direct-selling System with the over-burdened, round-about method of selling. The two boards on the next page show the situation at a glance.

What right has the broker to add to the *price?* He doesn't add to the *value.*

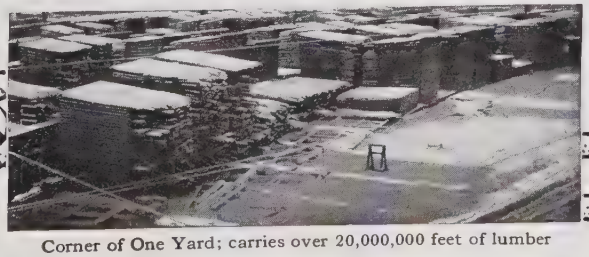
Is lumber any better after the *wholesaler* has taxed it with his profit?

Is it necessary for the *retailer* to keep up a special establishment on Service that adds not a cent of value to the merchandise?

And how can you justify the waste of 20 per cent of the lumber? How can any man defend slow, inexact hand-saw as compared with precise, automatic machine labor at one-third the cost?

Then, suppose that you eliminate all this needless expense. Save the broker's, the wholesaler's, and the retailer's profits—save two-thirds the labor expense—save all the waste! Buy from the Sterling System which performs this labor with matchless precision and sells direct. You'll get a *lot* more in a *lot* of ways for a *lot* less money!

Interior of one Home building mill with its 45,000 square feet of floor space



Corner of One Yard; carries over 20,000,000 feet of lumber

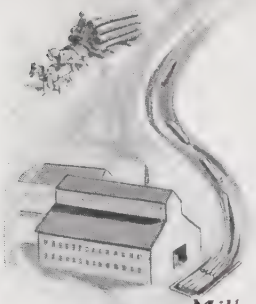
One of Our Mills showing cars filled with Sterling System-built Homes

Along Which Road Will

Will you pay extra to support this or share these advantages with

Forest

WHERE does your money go? Who gets it? And what do *you* get in return? These are questions that must be answered before you will have sufficient understanding of this case to weigh the values offered.



Mills

Will your money go to support people who give you *nothing* in return for *half* of it—or will you get *full* value for every penny you pay out?

Will you hand your check over and say, "Give me what you want to give me"—or will you *find out* what can be expected and then insist on being treated fairly?

Every dollar that is spent at a local lumber yard buys 53c worth of very common lumber. The remaining 47c is divided among men who give you *nothing* but a wasteful method.

You think it is easy to hand your money to the retailer and take in return what he gives you. But it isn't easy—not for you. It's easy for the *retailer*.

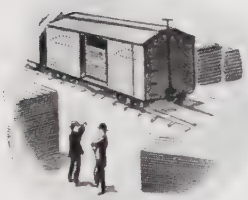
Broker

Appreciate the fact that the retailer—wholesaler—broker and all the men they hire are *non-producers!* They do not add a *single cent's value* to the merchandise they handle. All they add is *price* so they can cover their expenses and make a *profit besides*.

Here's the whole situation in a nutshell—shown by simply following a single board through its journey from the tree in the forest to the finished house.

First. The pine tree is a form of natural wealth. The man who owns it is entitled to a fair price for it. When he cuts it into logs and sells it to the mills, his profit is just and legitimate.

Second. The mill cuts the log into lumber. Lumber is *worth* more than logs and therefore the mill man has a right to add enough to the price to pay him profit on his investment.



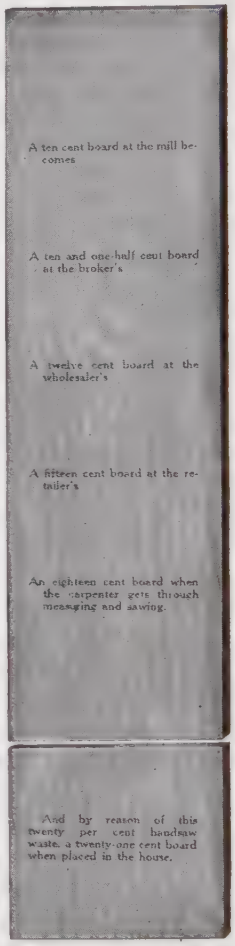
Wholesaler

Here then let us say, is a board worth 10c at the mill. It is ready for use. Nothing more need be done to it after it is sawed to proper size and fitted into place. It is ready to become a permanent part of a building, costing a fair price—10c.

Third. The board is *ready*, but the old extra-cost system is *not*. The broker, possibly, buys that board and sells it to the wholesaler at ½c profit. The price is then 10½c but the *value* is the *same*—10c.

Fourth. The first freight cost enters in passing the board from the mill to the wholesaler. It may be small, but added to the handling costs and buying expense, it raises the cost of the same board to 11c. Still the *value* is the *same*—10c.

Fifth. The wholesaler pays 11c for this board. He sells to the retailer, making at least 10 per cent profit, or a little more than 1c on this piece. Thus the same board *costs* the retailer 12c, but it has the *same value*—10c.



Sixth. The freight to the retailer will never amount to less than ½c and the board comes to the retailer at 12½c—but still it has not increased in *value* because it is *no better* than when it left the mill.

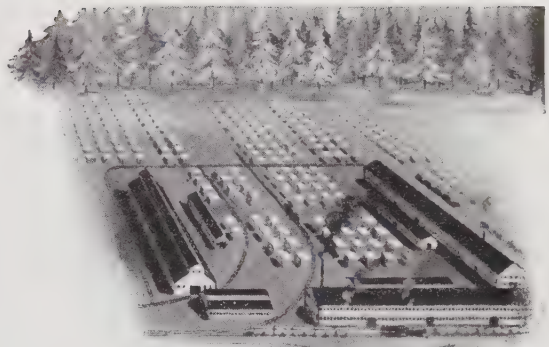
Seventh. The retailer pays his freight, hauls the board to his yard, piles it away in sheds or on valuable ground—then, several months later, offers it to you with a profit, *at the very least*, of 20 per cent over and above costs. So the board costs you *15c*—and it is the *same identical board* that the mill sold for *10c*. The same *value*—but *by no means* the same price!

Suppose now, for the sake of clean-cut comparison, we follow this same board through the Sterling System and see the exact difference.

The Sterling Stamp on Your Home Means the Same as on Your Silver

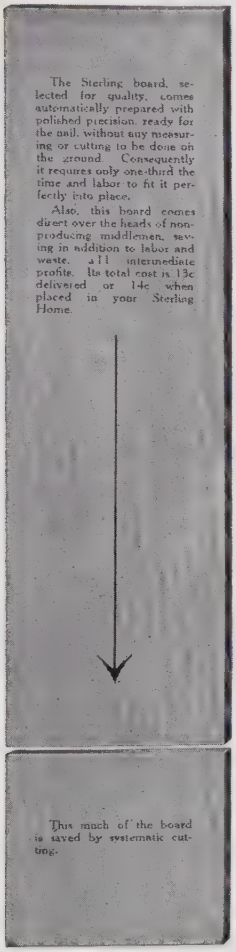
Your New Home Travel?

inefficient, profit-burdened system thousands of other customers?



Last Fall we received a new thought from a customer which to our mind exactly defines the relation existing between our customers. This man said, "After talking with two of your builders, I cannot resist joining the Sterling Savings Society."

The Sterling Way



He hit the nail right on the head! *Sterling Savings Society* it is, and every man who buys from the Sterling System is privileged with full membership.

You are invited to be a member of this Society—to share its advantages in *price*, in *plan*, in *convenience*, in *quality*, in *time-saving*, and to entitle yourself to its *complete service*.

You will be clubbing together with thousands of others who, like you, are seeking the *greatest* value in return for their dollars.

You will gain greatly in quality, for the Sterling System must satisfy the members of this Society or lose all chance of adding new ones.

You will get the best plans that the best of architects can design—and the convenience of buying your Home Completely assembled.

You will get service that small organizations cannot extend, for the cost in our case is divided against thousands of orders, while with lesser firms, a few customers would have to stand it all. The Sterling Savings Society distributes its Service over such a host of members that the individual costs are insignificant.

In order that you may better understand why you should join the Sterling Savings Society, we ask you to compare its directness and efficiency with the indirectness and inefficiency in the course illustrated on the opposite page.

First. Logging and milling is a continuous operation with us. Sterling logs shoot straight from the stump to the saw. The lumber is then stacked in our great yards to season. Our sawmill system is perhaps the most efficient in America. It wastes neither time nor material. So the board which is *ordinarily* worth 10c at the mill, in reality costs us much less. The difference is our profit.

Second. Instead of selling the Sterling board to the broker, we refuse to do so. We sell him what is left after the Sterling lumber is selected.

Nor we do not sell *you* this board as it stands in our yards—because we can *save* you *a tremendous labor expense*, in *addition* to *middlemen's* profit. This board goes into one of our Home-building factories and is planed and dressed, trimmed and measured and cut to exact length, size and angle. It comes out ready for the nail and it costs just 9% more or less than 11c on board car. To this we add about 1 1-3c for selling and office expense. Total, 12 1-3c.

Third. It is shipped direct to you at an average freight cost of 1-2c, making the total 12 5-6c at your station. Then you must add for cartage about 1-6 of a cent, and so the total cost to you delivered is only 13 cents. Now the retail board costs you 15c delivered. The Sterling board costs 13c. But they are *far* from the same.

You must pay to have your 15c board prepared. You must pay for about *20% waste* in handsawing, which makes your board cost 18c—and the *measuring, sawing* and *fitting costs*, at the least calculation, 3c more. So before you get your retail board into your house, it has cost you 21c.

Not so with the Sterling board. There is no waste. There is no labor to be done, except nailing it into place, which is only one-third of the usual carpenter's work. It costs 1c to erect it. Instead of 21c, your Sterling board costs you 14c. *The difference is your saving!*

Now, 7c extra on one board would be a small thing—but on every board it amounts to 50 per cent, or half your total bill!

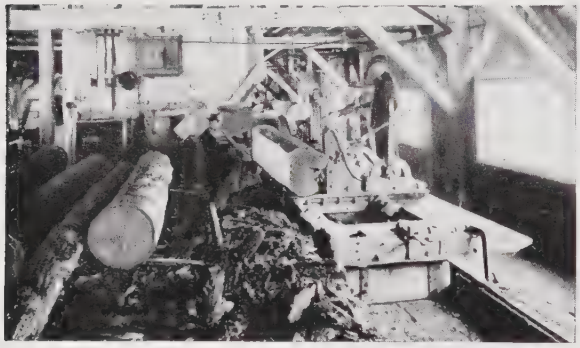
And this is borne out by the fact that all records to date show that the average Sterling customer saves 47%.

2 MEN FOR 22 DAYS

The Sterling Stamp on Your Home Means the Same as on Your Silver

This System Saves 20 Per Cent Waste

From Log-pit to Saw



One of Ten Giant Carriage Saws

Mill Conveyors Carry Lumber Through

Conveyors End in Our Seasoning Yards

THE STERLING SYSTEM has special equipment throughout. We operate the only house-cutting mills ever built for this purpose. We invented them with many of their ingenious labor-saving machines. And now you are to see how the perfect efficiency of this exclusive equipment saves you tremendous expense.

Instead of selling you common, unprepared lumber, we dress it, match it, plane it, trim it, mitre it, cut it into exact sizes, angles and lengths to fit a place in your Home.

By systematic cutting, we save about 20 per cent of the lumber! By automatic machine labor, we reduce all preparation expense to a third!

No Waste Now

If you have ever had experience in building, you must realize the shameful amount of material that is wasted by the hand-saw. Put a carpenter on the job with 8, 10, 12, 14 and 16-ft. lengths and the hand-saw proceeds to use up the best part of his time *in wasting the material.*

Mr. Kidder, a national authority on building, estimates the average waste to be 25 per cent. While retail lumbermen conservatively place it at 20 per cent.

But now that need happen no longer. For the Sterling System wastes practically nothing!

We are in a position to cut lumber the full length of the log and utilize the odd lengths just as well as the even ones.

A log 21 ft. 9 in. long yields two lengths—12 ft. and 9 ft. 9 in. The shorter pieces are used exactly as they come, except for the trimming which is a thumb-nail thickness.

Others cut such logs into 12 ft. and 8 ft. lengths, losing about 10 per cent at the start. Then these pieces are cut up by carpenters and from 10 to 25 per cent more is actually lost.

You would have to pay for this waste just as you pay for every expense in the production of everything that you buy.

It will mean the saving of many dollars to you if your house is cut to fit the lumber—instead of your lumber being cut up several times to fit your house.

Furthermore on rafters, gable sheathing, gable siding and all lumber which is cut on the angle, one saw cut forms two mitred pieces under the Sterling System. Thus, all these corners are saved.

The results of this wonderful efficiency may be seen at the building of every Sterling Home. As one customer neatly expressed it, "There wasn't a toothpick left on the job, everything came out so exactly even."

Build a Sterling Home and instead of having wagon loads of costly pieces to cart away, you'll have at the most a bare handful.

Of vital importance to you is this question—"Shall I waste 20 per cent of my building money, or waste nothing?"

Surely, you will not permit 20 per cent of your money to be literally thrown away! This item often amounts to $200, $300 and even $400 a house. It's a terrific expense! And there isn't the slightest excuse for it, any more than there is reason for paying profits to wholesaler and retailer—and paying for labor three times over.

Remember, the Sterling System wastes practically nothing.

Suppose we follow our single board as it shoots through our Home-building factory and see how labor and lumber is saved.

First, it is conveyed to the mill from our seasoning yard. As each piece runs down the conveyor to the trimming machine, it is inspected by a lumber expert. About 40 per cent of the pieces pass. The remainder are culled and sold on the open market.

But here is a piece of Sterling grade—17 ft. 1 in. long, 12 in. wide and 2 in. thick. It goes onto the trimmer and in a second is delivered to a running board on the other side, in two pieces each exactly 8 ft. 6 in. long, for the machine is mechancially regulated. One inch has been lost. Otherwise a *foot* and an inch would have been wasted.

The capacity of this trimming machine is 100,000 ft. of lumber per hour. It does the work of fifty men!

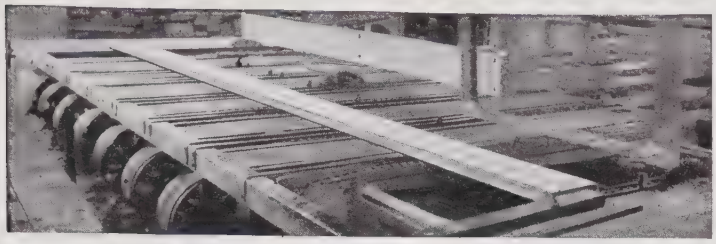
Then these pieces enter one of our Sterling planers, which performs six operations in one-fifth the time it takes a man to perform one—*a thirty man machine!*

Each piece is cut into three by successive automatic saws and is also dressed on four sides by an automatic planer.

A moment ago we had one rough 17 ft. 1 in. board—2x12 inches. Now we have six—8 ft. 6 in. 2x4's cut and sized and planed. They are cut into exact size for studding.

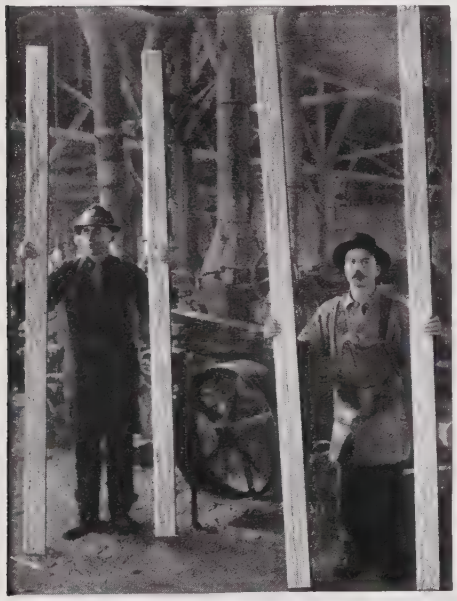
The Sterling Stamp on Your Home Means the Same as on Your Silver

and Two-Thirds of the Carpenter Labor



Starting at the Trimmer, the Rough Board

is Trimmed Without Waste (Note Pieces) and



ends in Studding, perfectly prepared.

Here again each piece is inspected and stamped "Sterling" if approved. When the truck is full these 8 ft. 6 in. studs are checked into cars already for shipment.

Now perhaps the next trimmer is working on odd length 2x12's for another purpose. These are trimmed and cut according to the list—pass over to the planer—through the planer and come out before a mitre machine in 1x6 sheathing form. The "Captain" of the mitre machine slips these pieces against his saw at the exact angles for a hip roof or gable dormer. Back and forth he turns each board, utilizing every inch as shown in illustration.

Starting Through Planer—

Each mitre machine does the work of twenty men and the angles are cut precisely to a hair.

With each battery of machines are "Quick Action" Power Saws which cut boards as fast as you can wink. We have seen seven batteries of these wonders. They daily handle and cut 150,000 feet of lumber, doing the work of fifty-four men.

Sawed Into Four—

And so on from the first step to the last—each saving hours of time and labor, as well as saving the waste of thousands of feet of lumber.

Think of one battery of machines continuously performing the work of *three hundred men!*

Think of a single factory that measures, cuts, marks and assembles sixty Homes in one day—and then remember that we have four!

Think of this smooth, gigantic power applied to *your* building problem!

Aren't you beginning to understand why the Sterling System can deliver the very best quality and service at prices none other can even approach?

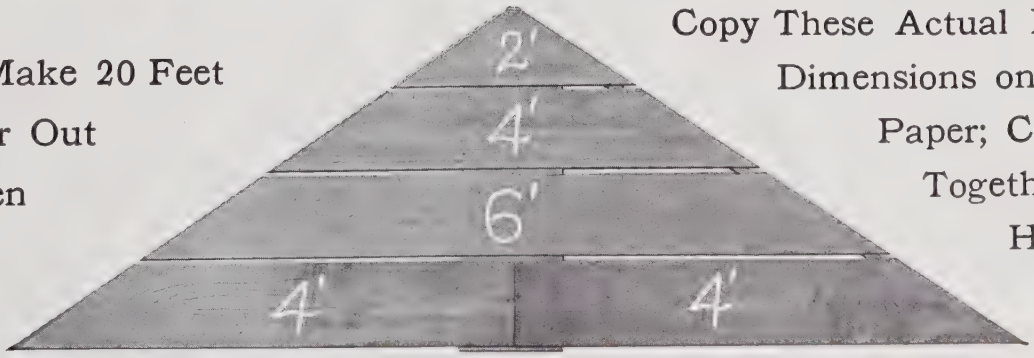
It's *System* and a wonderful organization, complete and efficient in every detail. It's the most powerful combination of direct-selling timber owners and lumber manufacturers in the country, offering to place all these facilities at your command.

You have seen our great plan and watched each step in its operation. You have wondered at our tremendous equipment and matchless experience. You cannot be otherwise than convinced that Sterling System-Built Homes are amazing money-savers. Yet, that isn't all—*nor even half!*

Now you are to see how perfectly we have prepared the plans which are systematically carried through into beautiful, stylish, modern Homes—up-to-date in every single feature.

Then Perfectly Mitred

How to Make 20 Feet of Lumber Out of a Sixteen Foot Board



Copy These Actual Photograph Dimensions on a Piece of Paper; Cut Out, Fit Together and See How System Saves You Waste

The Sterling Stamp on Your Home Means the Same as on Your Silver

Buy a Real Home

How Sterling Plans Have Systematized Construction

The painstaking care spent in preparing your plan and the limit to which we go in detail is accurately revealed by the blueprints reproduced in front and back of this Book.

It was of course necessary to reduce the scale of drawings in order to place them on these pages. The actual scale is ¼ inch to a foot which makes the easiest reading.

Your Home is literally built for you on paper. Every measurement matches the dimensions marked on the lumber and so automatic and precise is the System which performs the work that under actual test only one piece out of three thousand fails in fitting perfectly.

This means that in the average case of the "Senator," for example, not more than three boards will be other than exact in length, size and angle—and these will probably vary only the slightest fraction of an inch.

We always send an extra bundle of lumber to take care of such contingencies and to replace any possible breakage in transit.

THIS is our advice to *every* Home-builder. Buy a *real* Home—not a mere shelter!

Get the comforts—the conveniences—the *refining touches* that make a Home worth while. Get a practical, time-saving, work-saving arrangement. You can as easily as not. Anyone can tack four walls together—put in some partitions—throw on a roof and call the thing a "house." But building a *Home* is an entirely *different* matter.

Sterling Homes afford a thousand comforts and conveniences that ordinary plans cannot include. These Homes are not only *beautiful*—but *practical*. They are planned by the best architects we know. Months have been spent on each plan. And each has been thoroughly tested.

One of America's ablest construction engineers—an authority on his subjects—has *personally* specified and checked the construction of each of these plans.

You will find them as closely perfect in every point as human ingenuity can fashion, and your choice, whichever it may be, will ever be a source of pride and a monument to your good taste and judgment.

It has been our constant and untiring effort to produce Home plans which reflect the highest character in beauty and taste—and plans which also include *all* the desirable points in arrangement and construction, and *none* of the usual mistakes.

For it is impossible for people who are not professional architects to form the *best* plans for their Homes—to put in all the little things which go to make up a perfect plan and to leave out all of the mistakes which cause extra work—extra cost—bothersome inconvenience—and always end in poor construction.

The world is full of misfit Homes. You'll find them on farms, in towns, and on every street in the cities. Few people ever build by themselves except to encounter "something wrong," or find "something missing or out of place." And then it's too late to change.

Plans Selected From 8,000 Master Designs

Architecture is a profession, the same as medicine or law. It entails a scientific study of all of the ingredients which go to make up a Home. You should no more think of designing and arranging your Home without the expert advice of an architect than you should try to perform an important surgical operation or plead your own lawsuit before the courts.

Perfect architecture is the first important step in Home-building. And this is the reason why we employ the greatest Home specialists in the country who have picked our final designs from eight thousand plans of their own making.

We have four master architects, each the authority of his class. The specialty of one is bungalows. Another plans story-and-a-half cottages. The third perfects smaller Homes. While the fourth has designed the finest of all higher-priced residences.

These four men *know* how to make *Homes*. It is their work—their one mission in life. They are artists in the sense of creating beauty in lines of grace and proportion. They are practical from long experience, and they know how to plan so that the construction is simple and systematically easy.

We have spared no effort or expense to get these men. One left his work in California to come and prepare our Sterling Bungalows. Another gave up an extensive practice to head this department at a high salary.

Our Architectural Department is the central bureau for all of the thousands who are buying these beautiful designs. Hundreds now share, equally and alike, the expense of plans which no *one* man could ever find or afford to buy.

"A Masterpiece"

B—, Ohio.

In regard to our "Miracle" I must say that everything has proven very satisfactory and I have saved at least $450 on your materials. Everybody that has seen the house declares that it is a masterpiece of architecture.

Pearl J. Jenkins

"Perfect Architecture"

S—, Pennsylvania.

The house is a bit of perfect architecture and its site is decidedly harmonious in my estimate. We are well pleased with it all.

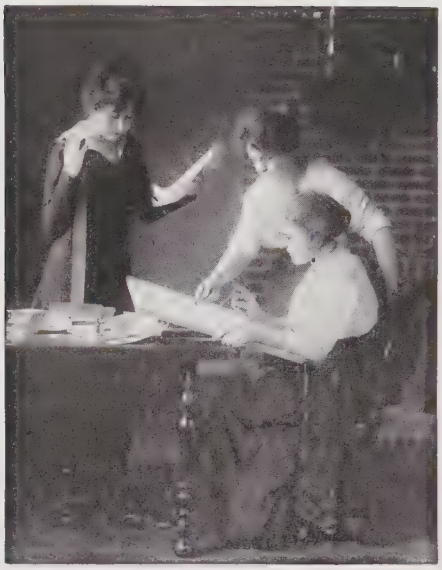
Also, I want to express our pleasure with your treatment of us throughout the transaction. It has been a fine experience and I hope you will serve my friends and possibly myself again.

Arthur Moore

The Sterling Stamp on Your Home Means the Same as on Your Silver

Not a Mere "House"

Now see how we plan the interiors of Sterling Homes—interiors that are the talk of two continents and that have been accepted as models by many Home teachers.



Our Women Advisers and Home Decorators Plan From the Woman's Viewpoint

Our Women Advisers

It takes two departments to plan a Sterling Home. They work with a common purpose, but from different viewpoints.

Our architects and construction engineers form the board which decides on all points connected with construction and building mechanics.

While, on the other hand, we have with us two of the most experienced women decorators and designers in America, who plan arrangements and onveniences from the viewpoint of the *housewife*.

One of these expert advisers we brought from New York City, where she has spent her whole life and training in the highest art and architectural circles. The other specializes on more modest homes—simple, inexpensive plans, which are marvels in comfort and efficiency.

Together these advisory boards have perfected, one by one, the plans which you will study in this Book and the different factors have been weighed and adopted in the order of their importance.

The room arrangements—the entries—the closets—the openings—have been adjusted to make up ideal plans. Not a single feature is impractical. And all tend toward the expansion of convenience and the reduction of work and wasted time.

Each room in every plan in this book has been apportioned to a size justly relative to the size of the Home. Many trials have resulted in the adoption of plans which afford the maximum space.

Large storage space has been included in closets—also window seat and general storage room wherever possible to include. Our Advisers have insisted upon full light and scientific ventilation. Days and days of careful thought and study have been spent in this work, until this perfection has been attained.

The difference between Sterling plans and those which are used as an excuse to sell lumber must be plain to every man. Yet no one appreciates this wonderful difference half so much as the wife and mother.

The woman who spends over 90 per cent of her life inside her Home has every right to insist on the utmost convenience and comfort. Consider how important this matter is to her.

The Home must be *efficient* for her workshop—*tasteful* for her reception rooms—*restful* for her constant environment—*cheerful* as to sunlight—*healthful* as to ventilation—*practical* as to arrangement, storage and the general handiness of all duties.

Now this can be done for her as easily as not—in fact, we believe that every requirement of the ideal has been satisfied in every Sterling plan and we offer them as Homes for Women—Homes which will bring *pride* instead of *despair*—*efficiency* in place of *disorder*—and the *happiness* which comes from a life unburdened with the *bothers* and *mistakes* and *worries* connected with the ordinary house. And think, too, of the children! How important it is that they should be given the best of comfort and the refined environment of a *real* Home instead of a common house or a rented place.

We take prideful pleasure in presenting "The Famous Fifty and Other Favorites"—by vote the most popular plans in America. Whichever you choose, you may be certain that the equal of your choice has never been created elsewhere for the price—and without further investigation you may rely absolutely upon the experience and practical knowledge which have perfected these plans.

Now that you have seen our mechanical and architectural equipment, you will be interested in the materials themselves. And after you consider the selected grade of Sterling materials and exceptional sturdiness of Sterling construction, you will truly appreciate how completely the Sterling System outclasses every other building method known to man.

"Lovely Plan"

B—, New York.

I want to tell you how pleased and satisfied I am with the Home you sent. My wife is in love with it and all of our friends who have seen it think it fine and cannot help admiring it.

The spacious porch, large bedrooms with plenty of closet room, comfortable living room and cosy kitchen, make it an ideal cottage.

E. E. Foster

"Plenty of Room"

B—, Michigan.

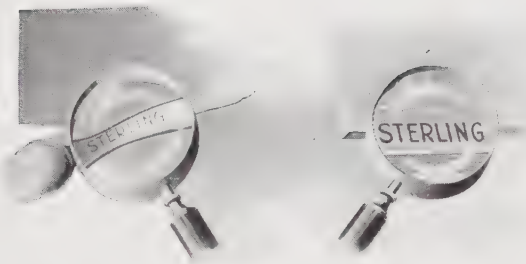
The arrangement of the house is very satisfactory. There is no waste space, but plenty of room for all our needs.

The saving is easily seen. I have saved at least $400; and I have a complete record of the cost of every part of the work. My treatment by the company has been satisfactory in every way; they have always met me half way.

C. C. Barnes

The Sterling Stamp on Your Home Means the Same as on Your Silver

You Get the Best Quality



Look for this same quality mark on lumber.
The stamp "Sterling" protects you.

STERLING QUALITY has always been our greatest advertisement. Brief comparison of Sterling material with any other sold either by retail or by mail, never fails to win us the business. We only wish that *every one* would make this direct comparison.

In all of our experience we have never received a single complaint of cheap construction or poor materials. Never have we been called upon to refund, although our guarantees plainty state that money will be instantly returned unless customers are fully satisfied with the quality furnished. This record is unique but natural.

It costs us nothing extra to give American Home-builders the finest quality of materials they could ever hope to buy. The reason is that *we have the power of selection*—an advantage which, so far as we know, is exclusively ours.

We own some of the largest timber tracts in America. We own sawmills in every section—North, South and West. We market lumber by the million, instead of by the thousand feet—by trainload instead of carload. And from all this supply we select the best for Sterling Homes.

Since over 80 per cent of our lumber is sold on the open market, it is very easy for us to meet the elastic regulations laid down by lumbermen and still retain for our own use in Sterling Homes the 20 per cent, which is the price of the stock.

In reality, we *take from* the value of the 80 per cent to *add to* the value of the 20 per cent and we feel no compunction in doing this.

There is no mystery about our process. We make no secret of the fact that we select our best lumber for our own use in manufacturing Sterling Homes. It is simply a good business proposition with us, as results have proved. The Sterling Stamp has come to be known as the "quality mark" on lumber. Soon *every* Home-builder will demand this grade—will take no other. It will then be *worth* more—and then it will *sell* for more.

We are content to continue introduction at these remarkable prices *only* until every Home-builder in this country has had the opportunity of seeing with his own eyes the vast difference between Sterling Lumber and the ordinary retail and mail order stuff. Then we expect to ask a price something nearer to the actual value of our extra-good grade.

For 1916, instructions have been issued to make the requirements even more strict. It takes a little more time to select the very choice, but it is well worth while to you and to us. For Sterling Quality is *our best advertisement*. We know that it will pay to furnish the very best material within our power.

Here is the way we operate the Selection Department.

We have on the floor in each mill a corps of experts who inspect and grade every piece of material that comes in and goes out.

They have very definite instructions to let nothing pass that is shaky or knotty or taken from sap wood. The center splits are barred. "Poor ends"—"warps"—"worms" and "softs"—all except that which is fine, clean and straight and solid, is run into common

Sent Materials Advertised

H—, New Jersey.

In response to your letter, will say that I am well pleased with your system of construction and that the material you sent me was all it was advertised.

Should I have any more building to do in the future, you will surely hear from me.

I enclose photo of Home. Everybody that sees it tells me that it is the prettiest bungalow on the Highlands.

F J Freund

Better Lumber Never Used

S—, Iowa.

We are going to be delighted with our Home. Not a day goes by without people with building intentions come to look over the house and materials and all say better lumber they never knew to go into a building and all take your address.

Am enclosing addresses of two men who intend to build in the Spring and would like your new catalog.

Our electric light inspector said very nice things of our house and took your address. Had just inspected two————houses which were not to be compared with ours in material.

Thanking you kindly and wishing you success, I am

A J Davidson

The Sterling Stamp on Your Home Means the Same as on Your Silver

In Our Inexhaustible Stock

commercial grades which are sold through the usual channels.

The selected pieces are then manufactured by machine-process. And then once more before they are finally approved and shipped, they must undergo another rigid inspection.

It keeps these men busy inspecting materials —and it costs just about 50c an order. For they inspect from 18 to 20 Homes per day.

In other words, you pay us 50c more on your Home to have your materials *picked by experts* from one of the largest stocks in the world. Don't you think it's worth it?

Marking Out the Questionable Quality

If you do not think these men are capable, you can come to Bay City and pick your own materials. You can have the best we have and no one could have better.

Now remember this—it would cost you from 30% to 40% *more* if you specified this same grade at your lumberman's. In the first place we doubt if he could fill the order—certainly he couldn't fill many. And if he did, it would cost him fearfully to do it.

Another point. We have *positively* refused to sell Sterling Lumber to middlemen. They can't buy it at any price. So don't be fooled when they tell you they will give you Sterling. When they tell you anything like that, *you demand to see the Sterling Stamp.*

Sterling Dimension Lumber is solid. It is seasoned. It rings with vibrant tone under the hammer. It is sound—vigorous—lasting. It is free from harmful blemishes and far superior to any other sold. From our Michigan mills we sell the pick of Hemlock. From the South, the best of Yellow Pine. While our Western mills send out the selected parts of Western Fir.

Sterling Finish Lumber is the finest that experts can select. In almost every case we are able to match the grains. It is clear, sound and free from all blemishes. It finishes beautifully and because it is perfectly seasoned, it cannot shrink. We use selected White Pine and Cypress for exterior and Southern Pine or Fir for interior, unless Oak or Birch is specified.

Sterling Flooring deserves a page to itself. The beautifully grained Southern Pine which we specify is a most wonderful grade. It has *no* defects, and in all cases is as carefully matched as we can match it. Our Oak is selected match grain—rich, natural color—solid—clear—takes polish beautifully. It pays to use it.

There can be no question about the superiority of Sterling Lumber in every point—solidity and beauty, durability and appearance. It only remains for you to see it and you can without trouble or expense. For we will send you the names of customers near you who have it. Ask *them* why you should refuse to build with any other grade.

Beautiful Grain Doors

E—, Connecticut.

I have been living in my Martindale for some little time and find it very pleasant and comfortable. The views from the windows are fine and the windows themselves are very pleasing to me. The flooring is good and the materials throughout of excellent quality.

The doors are especially admired. The graining is certainly beautiful, and the closet I prize, so roomy and convenient. The rooms are of fair size. I feared they would be too small, but I am very well satisfied with my new quarters.

Mary J. Bishop.

Fine Lumber

N—, Ohio.

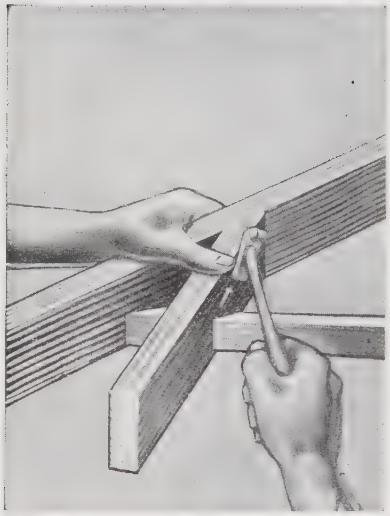
I am writing to tell you how pleased we are with the lumber which we received from your company. Everyone that has seen it says it is fine lumber.

The inside finishing boards are especially fine but the big kitchen cupboard pleases my wife the most of anything.

Gus Buckel.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Homes Built With Ease,



Every Piece Fits Perfectly Into Its Groove

Built in One Third the Time

R—, Mich.

Received our Home, the "Summit," and to say we were pleased would be putting it mildly indeed.

Everything went together just dandy. Our Home was erected and *ready for occupancy* in just fifteen days, two carpenters and myself part of the time doing the work.

We paid our carpenters 35c per hour, therefore the cost of erection is $105.00. The carpenters said such a house could not have been put up in less than six weeks had it been other than ready cut Therefore our carpenter's bill was about one-third of what another house would have cost.

Every piece of lumber fit perfectly and there was plenty of material to finish and lots left.

You can depend on me for boosting the "Sterling Homes" every time.

Geo Schaible

A *POOR* tailor cannot *possibly* make *good* clothes. He may have the finest of cloth and the very best of style patterns to follow. But if he lacks *skill*, his *construction ruins* the suit.

It is equally impossible for hand-saws to build a *good* house. A carpenter may have fine lumber and complete plans to follow. But handicapped by crude hand tools, his lack of precision is a certain forecast of imperfect results. But don't ever blame the carpenter. He does the best he can. The *hand-saw* is the criminal.

This construction question is of the most vital importance to you. The entire success of your Home depends on the construction. No matter how *perfect* your plan or how *fine* your materials, poor construction will spoil it all.

Wouldn't you give a great deal to know that the Home you want will be built *straight* and *sound* and *true-to-line—the way you want it?*

Wouldn't you rather have each piece cut-to-fit with *machine* precision and eliminate every *possibility* of error?

Wouldn't you like to have every operation safeguarded by a *System that positively cannot fail?*

Then—consider the *construction insurance* that is offered alone by the Sterling System.

Sterling Homes cannot *possibly* warp or sag or settle.

Sterling Homes cannot be *mis*-built by any man who leaves his saw on its nail.

For Sterling Homes are cut according to but one certain plan—each piece for but one certain place—and they cannot go together any other but the right way.

Think of the perfect fit—every part measured and cut with scientific accuracy by machines that cannot vary 1-1000 of an inch!

The result is construction that no human hand can ever hope to equal. Exact and precise—right to a hair.

If you want the weight of the building equally distributed over double-strength construction—if you want a building that shows no joints or gaps or cracks—if you want a building that squares up perfectly straight and true-to-line, there is *one* place where you can be *certain*, you will buy it.

Make *sure* that your Home cannot go together any *but* the *right* way! Buy a *System-Built* Home! Play safe!

Three Times the Speed

The time required to build is also important to you—although you may think it isn't at this moment. But after you have settled on plan, on price and on materials, you will be anxious to see your Home in finished form.

Every day your desire to see that Home will become stronger. If you should build by the old-fashioned method, the suspense will be prolonged. You would have to wait for hand-labor to measure and saw and assemble and fit each piece. At best it's a patience-breaking operation.

Not so with the Sterling System. It requires just one-third the time to build a Sterling Home. The work is easy—so easy that many Sterling Customers find pleasure in directing the work themselves.

Time Required to Build Your Home

This table shows the average time required for two men to erect each Sterling Home and make it ready for plaster and finishing touches. It is based on the records of results and is amply conservative. (See page 17 for explanation.)

Name	Average Number of Days	Name	Average Number of Days	Name	Average Number of Days	Name	Average Number of Days
Arlington	26	Fairfax	22	Manor, 20x20	16	Rembrandt	24
Bonnie Brae—B	16	Gordon	14	Manor, 22x24	17	Silverwood	18
Bonnie Brae—A	14	Glen Ellyn	12	Manor, 24x24	18	Senator—B	22
Browning	22	Gladken—A	8	Madison	20	Senator—A	20
Bristol	14	Gladken—B	12	Manseigneur	42	Singlyn	8
Chaderton	16	Grenadier	34	Mansion	30	Sherbrooke	14
Colwyn	10	Heather	6	Manse	14	Summerdale	18
Classic	18	Imperial	21	Martindale	6	Sentinel	26
Cloister	10	Joyceville	12	Meadow-Moor	34	Stronbilt	26
Claremont	20	Laurel	14	Mystic	10	Selectiere	8
Cavalier	18	Larkspur	14	MaCherie	32	Straitway	16
Chilton	18	Lawnsette	36	MaCherie (1 story)	22	Stratford	22
Charlevoix	18	Leon—A	10	Monarch	24	Summit	12
Charmcote	16	Leon—D	12	Palisade	26	Sterlyn	16
Chrystal	12	Mayfair	14	Puritan	16	Terrestre	10
Crestwood	32	Merivale	18	Premiere	24	Tarleton	14
Courtley	18	Miracle, 24x26	16	Pilgrim	30	Van Dyke	28
Cleverlay	16	Miracle, 24x24	14	Pine-set	12	Vernon	58
Charmian	8	Miracle, 22x24	13	Patrician	42	Winsom	20
Drexel	22	Morchelle	22	Ringgold	8	Waldemar	28
Doublyn	16	Modele	10	Richelieu	22	Windemere	22
Elms	50	Montrose	14	Raphael	20	Wortnington	22
Fortunate	18	Maillard	22	Richgrane	20	Windsor	22
Forestiere	16	Mapleton	14	Radcliffe	38		

The Sterling Stamp on Your Home Means the Same as on Your Silver

Speed and Systematic Precision

Your lumber comes prepared and assembled in lengths. Each piece has been cut with machine precision for its particular place, and is marked to agree with blue-prints which show every board in detail. (Note the example in the front and back of this Book.)

It merely remains for you to put these prepared parts together and they slip into place like a charm. Down go the sills and plates—on go the joists and sub-floor—up goes the studs and rafters—and so on with sheathing and roofboards, siding and finish, until your Home is finished before the frame would have been fairly started under the old method.

Ease—speed—simplicity—precision. None of the disorder, confusion and delay formerly attached to building. Your materials go together swiftly and surely in systematic sequence. Isn't *that* the way you want to build?

Here is an example of Sterling buildings that is typical. It answers the question which is so often asked—"How long will it take me to erect my Home?"

This "Windemere" was erected by four men who never before had worked on a Sterling Home. They erected it, painted it and made it ready for plaster in eleven working days—which equals forty-four days for one man or twenty-two days for two men.

We sell the "Windemere" for a little over $1100. In other words, it takes 44 days of carpenter work to erect an $1100 Home—which is four days for each $100.

At this rate you can easily figure the time required to erect your Home, allowing a few days extra for finishing touches in order to be conservative. The table at the bottom of page 16 shows this at a glance.

Starting

Two Days Later

Four Days' Work

And Consider The Convenience

Many contractors and Home-builders have told us that they would patronize the Sterling System if they had no other reason than convenience.

Do you know how many separate pieces go to make up a building? In our Senator, an average example, there are over 7000! Think of the trouble and time it would take a man to *hunt up* and *match* and *buy* and *assemble* these seven thousand parts! If you do not quite appreciate this point, ask somebody who has tried it.

Why waste time running after lumber in one place—paint in another—hardware across the street—chasing up a long list of items which have to be matched and inspected and priced—then strung out in deliveries? If *you* don't do it, *your builder* does. And you are paying him for his time.

Yes, and he "forgot to buy something." Or the delivery didn't come. The carpenter is held up waiting for lumber. The painter didn't have quite enough paint. All of this is sheer waste—waste of pay-roll time, worry, delay, disorder, trouble for everybody.

Contrast this scattered method of buying with your Sterling purchase. At one price you can get the whole shipment! Every piece is uniform. All materials are right on the ground and the workmen are busy. Never an instant's delay. Never a moment's bother.

The retailer will ask you—"Where are you going to keep all that? Why not buy from me and get it when you want it?"

That is *just* the point! When you buy a complete Home at *one* place—at *one* price—you get it delivered all at *once* so that you *will* have it when you *want* it! It saves hours and hours of time wasted in buying and collecting, and time wasted in waiting.

Send your order to the Sterling System. Get your Home in complete assemblage and have it put up in a brisk, businesslike manner.

Where To Put Your Shipment

This goes to show again how carefully we provide convenience for our customers.

If you happen not to have a dry place to store your Sterling finish lumber, we will send you a special shelter that can be erected in an hour.

This building includes from 1000 to 1500 feet of standard Sterling sheathing and studding according to the size of your Home—and sufficient Sterling extra-grade building paper to cover roof and sides with battens. Total cost, $18.00 per thousand for the lumber—paper and battens thrown in free.

Our shelters are rain-proof and being cut-to-fit, they go together in less than an hour. When you are through with yours, you can sell the lumber at retail price and make a profit of $8.00 or $10.00.

Or perhaps you may want a coal-bin—or a handy shed. Then you have plenty of materials at hand and you will not have to pay retail prices for *anything*.

Erected in Eleven Days, Except Sash

The Sterling Stamp on Your Home Means the Same as on Your Silver

Read What Customers

NOW comes the *grandest* surprise of all—and the *final, all-deciding evidence!*

We thought you might want to build on facts instead of claims—on figures instead of estimates. So we have brought a Public Official Accountant to go through our books and our files—check one against the other and tell you in his own words just what he found. In sworn statement, he tells you that the *average cash saving shown on all Sterling customer records received to date is over 47 per cent.*

It isn't enough that we give you a Service, unique in all history—a Service, supreme in all features. We give you the benefits of scientifically applying the modern mail-order means of buying and the perfected machine methods of building to your own Home. With lower prices this year, we save you well over 50 cents on the dollar.

Now think for a moment what this means to you—**Half Your Money Stays Right in Your Bank—$50 out of every $100—FROM $150 TO $1500 TOTAL PROFIT, DEPENDING ON YOUR CHOICE OF HOMES.**

Read the *proofs*—the undeniable, irresistible *truth!* Read how this amazing thing has happened and is *continuing* to happen to *thousands.* Not one State—but *every* State. Not one man—but *every* man. Not one condition or one circumstance—but under *every* condition and *every* circumstance—the *grand average of them all!*

Can it be *possible,* do you suppose, that men will now continue to follow the old, time-worn custom after learning this vast and actual net-figure difference?

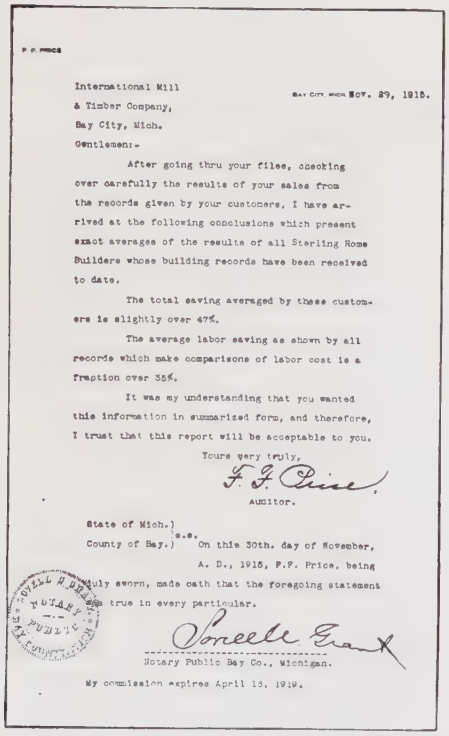
Why just *think*—this difference in cost alone may be equal to the total saving from your last twelve months' labor—a year of work and worry—a year filled with many long, hard, disagreeable tasks—a year of saving and skimping—to be plain, *a whole year of your life!*

Could it be *possible* for any man, no matter how rich or careless, to make such a sacrifice? It is absurd to ask. It is unthinkable.

Don't you see that after all is said and done, *it's simply a matter of learning the facts.*

It will be only a year or so until you will meet Sterling Home-owners every place you go. They will tell you "I saved about 50 per cent." That is as certain as tomorrow's sunrise.

Read these documents over word for word. Open up your mind and let the foolish "prejudices" out. They are poisonous to your own best interests.



P. F. PRICE

International Mill & Timber Company,
Bay City, Mich.

BAY CITY, MICH. Nov. 29, 1915.

Gentlemen:-

After going thru your files, looking over carefully the results of your sales from the records given by your customers, I have arrived at the following conclusions which present exact averages of the results of all Sterling Home Builders whose building records have been received to date.

The total saving averaged by these customers is slightly over 47%.

The average labor saving as shown by all records which make comparisons of labor cost is a fraction over 35%.

It was my understanding that you wanted this information in summarized form, and therefore, I trust that this report will be acceptable to you.

Yours very truly,

F. F. Price

Auditor.

State of Michigan.)
County of Bay.) s.s. On this 30th. day of November, A. D., 1915, F.F. Price, being duly sworn, made oath that the foregoing statement was true in every particular.

Notary Public Bay Co., Michigan.

My commission expires April 13, 1919.

Mr. F. F. Price who has sworn to this statement before a Notary Public is the Purchasing Agent of the Bay City School Board and a Public Accountant of long standing. He has gone over our books and checked up each sale with the correspondence and building records. As his report, he wrote the accompanying deposition, stating the exact conditions as he found them.

What to Allow for Labor

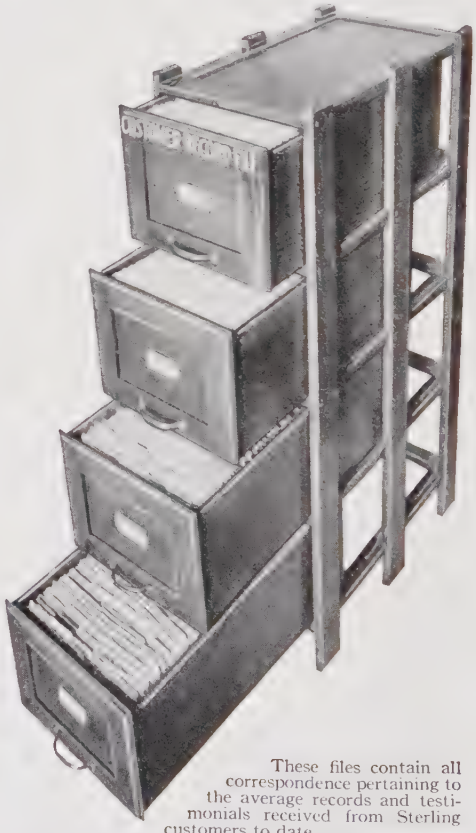
A question often asked of us is, "How much will I save on labor?"

Here it is answered, *definitely.*

From all those who have kept close records on labor as well as material costs, we find the average labor-saving to be over 35 per cent of the price you pay.

In other words, if you bought a Sterling Home listed at $1000 it would cost you $350 less to erect it than if the same material were measured, trimmed, mitred, dressed, sanded, polished, etc., by hand. The Senator, for example, listed at $995.60 includes preparatory work which would cost $348.46 if duplicated by hand-labor. So the bare materials stand you only 65 per cent of the price you pay or in the case of the Senator, $647.14.

Thus you may accurately compare the cost of Sterling materials with others not cut-to-fit by deducting 35% from our list price, which makes due allowance for the labor performed in the mills.



These files contain all correspondence pertaining to the average records and testimonials received from Sterling customers to date.

Mr. Price checked over ten thousand letters and papers connected with the statement published.

The figures are kept here on file for all who care to review them.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Say You Will Save

If every Home-builder would make this comparison of costs—of quality—of convenience—of service, etc., between the Sterling System and other building methods, further evidence would never be necessary.

We *urge* comparison. We want you to make a list of all points of value and *find out* who will give you the most. *Compare!*—By all means *compare!*

But do *not* compare *prepared* materials with those in crude, *unprepared* state or you will do yourself an injustice.

Isn't it important for you to *find out* who will give you the most per dollar invested? Then be sure that you make proper allowance for labor or you will decide against your own best interests.

Sterling materials include labor that is the most costly and most particular work connected with your building. A partial list of this labor is given on page 25—but it is impossible to list all of the numerous details of work which are handled automatically by Sterling machines.

It may suffice to know, however, that the labor performed in our factories would cost over 35 per cent of the price you pay if done by hand.

Remember that. When you compare offers take 35 per cent from the price we quote, and you have the actual cost of raw materials to you.

Prepared Materials vs. Raw Lumber

Cut-to-fit materials are to *common-length* materials what wool in the *cloth* is to wool in the *pelt*. Wool is worth far more after it is woven. Lumber is worth far more after it is cut-to-fit. One is made ready for the thread; the other, ready for the nail.

This comparison follows in every operation of your building. Think of a tailor trying to weave wool into cloth by hand—endeavoring to compete with automatic power looms! Think how clumsy such an operation would be—how crude—how costly—how wasteful—how unsatisfactory in result! Yet it used to be the custom.

Now see how this parallels the case of the carpenter who essays to cut a house with a hand-saw. This is another old custom. But Sterling machines have been invented which do the work in a fraction of the time at a fraction of the cost and without the former waste and delay. Also, the results are even more precise and accurate in their comparison than is modern cloth in its comparison to homespun.

One machine cuts thousands of Sterling pieces every day and there is not a shade of variance in any dimensions. Machine labor is perfect; just as perfect at the end of the afternoon as at the first fresh hour of the day; just as efficient—exact—accurate—certain in its results at midnight as at noon. Steel fingers never tire. Flesh fingers do.

There can be no controversy. The issue is plainly outlined. Figure it in any way you please. You know the answer. So do not forget that these machines are installed to save you expense. Make due allowance for labor performed when you make your comparisons.

Table of Labor Allowances

The Sterling System saves a large labor expense by cutting materials to fit. The records of our customers show that the average labor saving is equal to 35% of the price you pay for the Home. In other words, it would cost you 35% of our price to duplicate by hand the work which our mills perform automatically.

You want an actual comparison of costs. So take the value of the labor which we have performed from the price and you will find out what the new materials stand you since labor is thus put on an even basis.

The table below has been prepared for your convenience.

NAME	Net Price	Cost of Duplicating Our Labor with Hand-labor	Cost of Raw Materials with Labor on an Even Basis
Arlington	$1283.45	$ 449.21	$ 834.24
Browning—B	1115.30	390.36	724.94
Bonnie Brae B	818.90	286.62	532.28
Bonnie Brae A	695.40	243.39	452.01
Bristol	660.25	231.09	429.16
Chaderton	824.60	288.61	535.99
Colwyn	457.90	160.27	297.63
Classic	918.65	321.53	597.12
Cloister	530.10	185.54	344.56
Claremont	998.45	349.46	648.99
Cavalier	853.10	298.59	554.51
Chilton	915.80	320.53	595.27
Charlevoix	914.85	320.21	594.64
Charmcote	787.55	275.64	511.91
Chrystal	569.05	199.17	369.88
Crestwood	1638.75	573.56	1065.19
Courtley	860.70	301.25	559.45
Cleverlay	846.45	296.26	550.19
Charmian	446.50	156.28	290.22
Drexel	1121.00	392.35	728.65
Doublyn	792.30	277.31	514.99
Elms	2498.50	874.48	1624.03
Forestiere C	758.10	265.34	492.76
Fortunate	860.70	301.25	559.45
Fairfax	1081.10	378.39	702.71
Gordon	684.00	239.40	444.60
Glen Ellyn	597.07	208.87	388.10
Gladken—A	398.90	139.62	259.28
Gladken—B	612.75	214.46	398.29
Grenadier	1700.50	595.18	1105.32
Heather	252.70	88.45	164.25
Imperial	1187.50	415.63	771.87
Joycewell	647.90	226.77	421.13
Laurel	730.55	255.69	474.86
Larkspur	663.10	232.09	431.01
Lawnsette	1767.95	618.77	1149.18
Leon—A	537.70	188.20	349.50
Leon—D	552.90	193.52	359.38
Mayfair	745.75	261.01	484.74
Merivale	912.95	319.53	593.42
Miracle 26x24	759.05	265.67	493.38
Miracle 24x24	675.45	236.41	439.05
Miracle 24x22	656.45	229.76	426.69
Morchelle	1098.20	384.37	713.83
Modele	531.05	185.87	345.19
Montrose	698.25	244.40	453.85
Maillard	1111.50	389.03	722.47
Mapleton	741.05	259.37	481.68
Manor 24x24	899.65	314.88	584.77
Manor 22x24	878.75	307.56	571.19
Manor 20x20	753.35	263.67	489.68
Madison	961.40	336.49	624.91
Manseigneur	2082.40	728.84	1353.56
Mansion	1482.48	518.87	963.61
Manse	699.20	244.72	454.48
Martindale	320.15	112.05	208.10
Meadow-Moor	1743.25	610.14	1133.11
Mystic	461.70	161.59	300.11
MaCherie B	1596.00	558.60	1037.40
MaCherie A	1132.40	396.34	736.06
Monarch	1176.10	411.64	764.47
Palisade	1311.00	458.85	852.15
Puritan	836.00	292.60	543.40
Premiere	1157.10	404.99	752.11
Pilgrim	1499.10	524.69	974.41
Pine-set	598.50	209.48	389.02
Patrician	2111.85	739.15	1372.70
Ringgold	378.10	132.34	245.76
Richelieu	1071.60	375.06	696.54
Raphael	1040.25	364.09	676.16
Richgrain	961.40	336.49	624.91
Radcliffe	1912.35	669.32	1243.03
Rembrandt B	1198.90	419.62	779.28
Silverwood	925.30	323.86	601.44
Senator—B	1099.10	384.69	714.41
Senator—A	995.60	348.46	674.14
Singlyn	396.15	138.65	257.50
Sherbrooke	684.95	239.73	445.22
Summerdale	947.15	331.50	615.65
Sentinel	1279.65	447.88	831.77
Stronbilt	1336.46	467.76	868.70
Selectiere	436.05	152.62	283.43
Straitway	817.95	286.28	531.67
Stratford B	1056.90	369.91	686.99
Summit	619.40	216.79	402.61
Sterlyn	804.65	281.63	523.02
Terrestre	528.20	184.87	343.33
Tarleton	745.75	261.01	484.74
Van Dyke	1436.40	502.74	933.66
Vernon	2779.70	972.90	1806.80
Winsom	991.80	347.13	644.67
Windsor	1078.25	377.39	700.86
Waldemar	1423.15	498.10	925.05
Windemere	1159.00	405.65	753.35
Worthington	1086.80	380.38	706.42

Testimonials From Thousands

If, one by one, *five thousand* good, honest, conscientious American citizens would come to you with the knowledge of full experience and advise you to buy a Sterling Home—wouldn't *you do it?*

These men who have tried what you are considering—who have already proven what you are debating—who have, every single one of them, gone through this process of reasoning and listening and reading and figuring, the same as you have—surely they ought to know the Sterling System. Their testimony offers you the conclusive evidence which you seek.

Enough letters to crowd a *hundred* pages have been gladly and freely given to us by the men and women who have preceded you as Sterling customers. We set forth a few that you may read examples of what *all* have said. Many more will be sent on request.

Remember that the signers of these letters were solicited by every building method known. Retailers sought to prejudice them. Dozens of concerns flaunted preposterous claims before them. In some cases, contractors tried to discourage them and win them to hand-saw methods. These leaders were "under fire" day in and day out—pelted by letters—wearied by talk—coaxed—urged—begged—threatened—covered with "propositions" from a horde of competitors.

And the answer is—*they bought Sterling Homes and they recommend that you take the same action!*

No man can ignore such conclusive proof as this—nor deny the finality of this evidence. It comes from a multitude of hearts which are filled with satisfaction—from a host of pockets which are filled with savings. It comes from men in all walks of life, rich and humble, meek and powerful. It comes, too, from a conscientious understanding that it is the duty of every man to speak the truth for his neighbor's benefit.

Are they satisfied? Ask any one of them.

The Sterling Saving Society has many members. They have built under widely different conditions from Maine to California and from Florida to Alaska. Yet if there is a single dissatisfied member of this society, we do not know it. On the contrary we have been *told* that every single one

$700 is Worth Saving

B—, Pa.

I have my new house, the "Senator," completed, and have been living in it for a month or so. It is grand. I like the plan of house, and it certainly makes a fine appearance outside.

The lumber was just as you represented, and plenty of it. My carpenter, who is also a contractor, said such a house put up by contract would cost $2500.00. This cost me about $1800.00.

Mrs Lottie C Nelson

Cannot Buy Such Lumber Locally

R—, Wis.

I am entirely satisfied. The carpenters who put the house together said no such lumber could be bought here at any price.

The finishing pieces were beautiful, and there was plenty of everything, and some odd pieces left.

Several have been to see the house, and you may get more orders from this locality this Fall.

J Jos J Martin

Went Up Like Magic—Fits Perfectly

A—, N. Y.

My Home, the "Forestiere," is now completed. It went up like magic, and my neighbors come and marvel how beautiful everything fits, and everyone remarks about the splendid material you sent. In fact, it has created quite a sensation, being the first really ready-cut house to be built in this town.

Chas. W. Van Horsen

"Good Service"—Mrs. Prescott

G. R.—, Mich.

I received the "Gladken" house all in good shape, just as you said it would be.

The material was just fine all the way through. The house and everything was first-class material.

I do not see how you can afford to sell such good material for so little money. I think I saved well over a hundred dollars by buying from the International Mill & Timber Company.

I am well pleased with my house, and I thank the company very much for their good service to me.

Mrs Geo W Prescott

One Man Put It Up—Saved 50%

S—, Wis.

I ordered this little Home for one of my settlers. He is well pleased with everything. So am I. In the near future, I will come again with another order.

The instructions and blue-prints are so easy to understand that the man for whom I ordered the Home and who had never seen a blue-print before, went right ahead and put up the Home in no time and without any trouble. His savings are 50 per cent.

A J Jaube

All Build After They See Materials

L—, Ohio.

We are well pleased with the house. Everything worked out O. K. Had no trouble whatever. The carpenter thinks it's O. K. You will make money, as there are four or five others thinking of building your Homes.

O R Loomell

Saved $450 Perfect Architecture

B—, Ohio.

In regard to our "Miracle" I must say that everything has proven very satisfactory, and I have saved at least $450 on your materials. Everyone who has seen the house declares that it is a masterpiece of architecture.

Pearl J. Jenkins

The Talk of the Town

F—, Del.

Our little Home is the talk of the town, and I am trying hard to get a couple of friends, who have not been married, to build. I think maybe they will send for a Book. They are using mine at present.

Mary R. Collins

Saved Two-Thirds of His Labor Bill

R—, Mich.

Received our Home, "The Summit," and to say we are pleased would be putting it mildly indeed.

Everything went together just dandy. Our Home was erected and ready for occupancy in just 15 days, two carpenters and myself part of the time, doing the work.

We paid our carpenter 35 cents per hour; therefore, the cost of erection is $105.00. The carpenter said such a house could not have been built in less than six weeks had it been other than ready-cut. Therefore, our carpenter bill was about one-third of what another house would have cost.

Every piece of lumber fit perfectly, and there was plenty of material to finish and lots left. You can depend on me for boosting the "Sterling" Homes every time.

Geo Schaible

Cost $1080—Otherwise $2000

A—, Ohio.

In answer to your letter, the cost of the house is $1080. Had I bought the lumber here, it would have cost me nearly $2000.

I am obliged for the money you sent me for the overcharge made by the railroads.

Samuel Gray

"Quick and Easy"—Saved $200

P—, Mich.

The material was all good; everything fit and went together perfectly. The "Summit" is a neat and sightly looking house and has more room on the inside than it looks on the outside.

I saved about $200.00 by building in this way. A person can put up a house like this in short time where everything is cut to fit. To find where every piece goes is easy, as the blue-prints show where each belongs.

William Brondi

"Local Materials Cost Much More"

T—, N. Y.

I am writing you to tell you how completely satisfied I am in every way with my Home. It would have cost me a great deal more had I bought the material here.

I shall highly recommend your firm to my friends, and if anyone wishes to call and see my "Gladken" they may do so, as I have found you a very reliable firm to deal with.

Richard Gray

Finest Lumber in These Parts

O—, Pa.

Must say I am very well pleased with my Home. It is beautiful and, without a doubt, the finest lumber I ever saw in this part of the country. The carpenter that built it and the man who painted it say they never saw such fine lumber. I am sure you will get good results from it.

W E Reisinger

All the Same—Alaska, Florida or Maine

Vero, Fla.

The thing that impressed me most was the big saving in time and cost over the old way of building. The saving being fully 50 per cent. We were told many times that our Homes were the best constructed of any in this section.

I wish to thank you for your promptness and courtesy and to assure you that when I build another house my selection will be a "Sterling."

J Gore

Lumber Dealers Admit "Sterling" Superiority

B—, N. Y.

The material came in fine shape and went together without hitch or trouble. There was plenty of everything, and some to spare. Three members of our Club, who saw the building in course of construction, said the material was far above the average in quality. One was a well-known lumber dealer and the other two were prominent builders.

C E Foster

We Have Hundreds of Letters Like This

F—, Ohio.

We followed the plans closely and, as a result, found it easy to get everything in its proper place.

We are especially pleased with the finishing lumber and doors. We consider it first-class.

I estimate that we have saved between three and four hundred dollars by buying in this way. The labor saving is a big item.

C C Dreisbach

"Not a Mistake—Perfectly Satisfied"

La C—, Wis.

Regarding the erection of my house, I will say that I am perfectly satisfied with the quality of the material and the way the building went together. No mistakes whatever; everything worked out smoothly.

Ray McCord

Who Live In Sterling Homes

has received *more* than he or she bargained for. We have polled a *solid vote* of approval from Sterling Home-owners—a record *unique* in the history of all commerce.

Did they save money? You have read the records. Forty-seven per cent clear was the average. Of course, the figures vary slightly. It costs more to build in the far West and in the larger cities. These builders may expect savings nearer 40 per cent while small town and country builders, east of the Rockies, may expect to clear well over 50 per cent.

Would they do it over again? Referring to our records you will find that one-fifth of our sales have been repeated from former customers. Hundreds of others have made unsolicited statements that should they ever need another Home, it will be none other than a Sterling.

Are there other questions you would ask? Express them and you will find the answers in the few letters for which we have found space in this book.

Read these testimonials carefully. Don't skim through this deciding evidence. It is altogether too *important* to permit of hastiness. Go over each letter word for word.

Note About Addresses

For reasons that are perhaps apparent to every reader, the full addresses have been obscured on these testimonials.

One year we failed to do this and every customer whose letter we printed became so overburdened with inquiries that answers to even the barest fraction of the number were impossible. One man received over forty letters in a single mail. Naturally our customers urgently requested us to stop the publication of addresses.

This book goes to about two hundred thousand people. It would be a clear case of imposing on our friends if we expected them to answer all of the questions asked by such a large list.

If there is special information that you seek or you wish to be directed to a nearby Sterling Home, write to this office and we shall refer you to the proper parties.

Saved Over $800—Read This!

W——, D. C.

We are all proud of the house. It can't be beat. I know that we cannot buy such materials anywhere in this city. I find that any one dealing with you all will fall in soft hands and an honest firm.

I will do all in my power I can for you.

The house has only cost us a little over $1100.00. I think that we have saved between $800 and $900. We are pleased.

Nace Burke

Saved $300—Satisfactory in Every Way

B——, Mich.

The arrangement of the house is very satisfactory. There is no waste space, but plenty of room for all our needs. The saving is easily seen. I think I have saved at least $300; and I have a complete record of the cost of every part of the work. My treatment by the Company has been satisfactory in every way; they have always met me half-way.

C. C. Barnes

Sent Enough to Finish a Big Addition

S——, W. Va.

Now and ever more I am for "Sterling." My Home cost me, complete, about $500.00. I built an addition, 10 x 12, which cost about $400.00, which is almost what the "Gladken" cost, which is almost twice as large, and if you hadn't sent enough plaster and finishing lumber, nails, varnish, etc., it would have cost me as much more.

Everybody comments on the fine grade of lumber you sent me.

Howard Tri-Locke

Highly Pleased—Saved $300

M——, Ohio.

I am highly pleased with the Home in every way, and besides that I am fully satisfied that I saved nearly $300 on the material and its erection.

Mrs. Gossage

Perfect Fit—Saved $300

H——, Ind.

Every piece fitted perfectly and we will be pleased to show our Home to any prospective buyers in our neighborhood. Shall certainly speak a good word for the "Sterling" Homes to anyone who talks of building. Our saving in carpenter work alone would have been about $100.00, and we consider we saved $200.00 on the lumber, and have very good material. Refer anyone to us if they doubt your straight dealing.

Mrs. Mary Cornell

Built in 4 Days—Saved $150

B——, Mich.

I want to tell you about the "Martindale" which I have just built, and which went together perfectly, without any troubles or flaws.

I am glad that you sent me the extra sheathing and plaster board, because I can probably use it on some other building.

D. L. Eicher

Well Pleased—Saved $500

P——, Pa.

In reply will say that I am very pleased with the "Stratford" which you furnished me and also your company's method of dealing.

I think there was a saving of at least $500 in the building of this house over what it would have cost to build it in the ordinary way.

Frank Young

Best Grade Lumber—Perfect Fit

N. D——, N. Y.

I found all material to be the best grade, as represented. Many have admired the lumber for the interior finish, and were surprised at the little it cost me. Had no trouble in putting it together, as every piece fit perfectly. I erected it myself with the assistance of two friends who were not carpenters. I am perfectly satisfied.

Tom Graham

Everything Fits Exactly—Looks Fine

B——, Ohio.

Well, we have our "Manor" erected. Today they are putting on the roof. Everything is going fine.

I want to say that we are all well pleased with the lumber and the house in every way. Everything fits exactly. I think we have made a sale for you. The man had his wife to look at the house yesterday and she was quite taken with it. I think perhaps you will hear from them in a few days.

J. C. Aberg

"Sterling" Wins in Every Comparison

S——, Pa.

A friend build an —— house across the street from mine. He will build my kind next. His material was inferior; he fell short of it, and his slight alterations of plan were all balled up in their doctored blueprints.

As to the saving I am not able to tell you. I am satisfied I saved big money. I know I saved time, and labor is the big item in housebuilding after all.

Arthur Morrell

Contractor Says "Sterling" Lumber is Best

E——, Pa.

The material was first class in every respect; in fact, a contractor told me that the lumber was better quality than I could have purchased here. The cottage went together in nice shape and presents a very pretty appearance with white outside body and green trim.

Kennedy B. Lapsley

Saved Time, Labor, Waste and $175.00!

G——, Md.

If I should build another house, it will be a "Sterling." They save time, labor, waste of lumber and expense. I figure that I have saved easily $175.00.

Michael G. Lehmann

Why Some Carpenters Object

A——, Mich.

Most people that want to build are afraid to buy ready-cut timber, for if they ask a carpenter or contractor they advise him not to buy, for they get a commission from dealers here when they sell lumber here, and if you buy ready-cut, they do not get that, and I asked a carpenter before I bought of you and he advised me not to buy ready-cut. The same man built me a house before. I saved about $300 buying from you.

Edw. H. Camp

Would Build Another One

T——, Ill.

I feel that I have made a large saving from a financial standpoint, as well as having secured an attractive Home of superior quality.

I presume the best recommendation would be the fact that if I were to build another house, I would build the same way I have built my "Rembrandt."

M. Hitt

This Home Sold Two Others

G——, Ill.

I am more than pleased with my "Martindale" Home which I bought from you. It has sold two more "Famous Fifty" Homes, one "Trystele" and one "Summit."

The carpenters were surprised at the quality of the materials and the simplicity of your plans, which were easy to interpret, and consequently hastened construction.

Chas. L. Lee

Never Saw Better Material

A——, Mich.

I have been interested in building for the last five years and can truthfully say that I have never seen better material go into any house than was sent to me for the "Senator." I estimate that I saved between $400 and $500.

Douglas Golden

Came in Good Shape—Neighbors Compliment

P——, Ohio.

We have had a great many compliments upon your goods, saying it was very good material. Maybe you will have a chance to sell some more houses in this town after they see ours and are satisfied. We will be glad to send them to you.

Mrs. Horace Shum

The Greatest Credit and the

NOT content with quoting the lowest prices ever made on building materials; not content with creating the most popular and most practical plans; nor content with giving the very best of quality in all of our inexhaustible stock; nor content with establishing, standardizing and perfecting the most complete and efficient building system known to mankind, *we offer you credit greater than any ever extended to a customer by any firm in any field.*

The Sterling System has made it not only *possible* but *easy* for *every man* to own his Home and throw off the rent burden *forever.*

Think what that means! No more rent to pay! No more haggling over next year's repairs and next year's painting! Your own Home, the way you want it—*whenever* you want it—and your rent money pays for it.

Think what Home-ownership means to you apart from the great financial saving. Ask any Home-owner who has been a renter all his life—who has lived in another man's house, under another man's rule, paying another man *his* money month after month for the privilege of mere shelter; ask him what it means to be your own landlord and own the *Home* you *want.*

There are two great, outstanding joys of possession in this life. One is to possess a family and the other is to possess a *real Home* for that family. If you own the one and do not own the other, not only you but *your family* are losing half the joy of living.

A great statesman once summed up the whole situation in a sentence when he said, "The *Home-owners* are the *Citizens!*"

Home-owners are the *Citizens* because they are independent, patriotic and public-spirited.

Home-owners are the *Citizens* because they look every man straight in the eye and assert their equality.

Home-owners are the *Citizens* because they are happy, contented and carefree—because they radiate good cheer and friendship and sow the seeds of kindness—because they are prosperous, respected and influential—because they provide the best of comforts for their wives and the best of education for their children.

One reason why the United States is such a great and prosperous nation is because such a large majority of Americans are Home-owners—*real Citizens* who own property and participate in the affairs of state.

Home-owners are the *Citizens. Be a Citizen!—be a Home-owner!* It's easy. It's easier *to be* than *not to be!* You can have your ideal Home at unhoped for cost—built with the best quality and the best of care. And the rent money that you are now wasting will pay for it.

Two Years to Pay

We invite payment of one half down—the remainder in equal monthly dues divided over two years. For instance, if you are buying our Senator, page 64, you would pay $524 down and $22.93 each month for twenty-four months.

Our security for this credit will be your note on property contract. Every man can give it. We charge you a small carrying charge which amounts to 1¼% of your purchase.

There will be no trouble about payments. We need not even remind you each month. And as for collectors—our Homes do the collecting—the Homes which include such savings and which are made up of such materials with such attentive and practical service that no honorable man could ever *forget* to make his payments.

Yet there might come a month when it would be inconvenient for you to pay—and we have provided for that.

Terms on Our Two-Years-to-Pay Plan

You pay half down. To the balance is added a very reasonable carrying charge and the total is then split into twenty-four equal monthly payments. Note that these payments are less than the usual rent.

NAME	First Payment	Monthly Payment	Page	NAME	First Payment	Monthly Payment	Page	NAME	First Payment	Monthly Payment	Page
Arlington	$ 675.50	$ 29.53	84	Joycewell	$ 341.00	$ 14.92	41	Pilgrim	$ 789.00	$ 34.52	82
Bonnie Brae—B	431.00	18.85	37	Laurel	384.50	16.82	39	Pine-set	315.00	13.78	91
Bonnie Brae—A	366.00	16.01	37	Larkspur	349.00	15.27	38	Patrician	1111.50	48.63	116
Browning	587.00	25.68	113	Lawnsette	930.50	40.71	76	Ringgold	199.00	8.71	48
Bristol	347.50	15.20	40	Leon—A	283.00	12.39	55	Richelieu	564.00	24.68	79
Chaderton	434.86	19.02	31	Leon—D	291.00	12.73	55	Raphael	547.50	23.93	80
Colwyn	241.00	10.54	52	Mayfair	392.50	17.18	94	Richgrain	506.00	22.14	108
Classic	483.50	21.15	35	Merivale	480.50	21.03	106	Radcliffe	1006.50	44.03	77
Cloister	279.00	12.21	89	Miracle 26x24	399.50	17.47	44	Rembrandt—B	631.00	27.60	114
Claremont	525.50	22.99	107	Miracle 24x24	355.50	15.55	44	Silverwood	487.00	21.31	102
Cavalier	449.00	19.65	32	Miracle 24x22	345.50	15.12	44	Senator—B	578.50	25.31	64
Chilton	482.00	21.09	34	Morchelle	578.00	25.29	112	Senator—A	524.00	22.93	64
Charlevoix	481.50	21.06	61	Modele	279.50	12.23	54	Singlyn	208.50	9.12	50
Charmcote	414.50	18.13	30	Montrose	367.50	16.08	62	Sherbrooke	360.50	15.77	92
Chrystal	299.50	13.10	90	Maillard	585.00	25.60	78	Summerdale	498.50	21.81	59
Crestwood	862.50	37.73	83	Mapleton	390.50	17.08	93	Sentinel	673.50	29.47	103
Courtley	453.00	19.82	33	Manor 20x20	396.50	17.34	36	Selectiere	229.50	10.04	86
Cleverlay	445.50	19.49	43	Manor 22x24	462.50	20.23	36	Stronbilt	705.40	30.65	73
Charmian	235.00	10.28	87	Manor 24x24	473.50	20.72	36	Straitway	430.50	18.84	63
Drexel	590.00	25.81	60	Madison	506.00	22.14	109	Stratford	561.00	24.54	110
Doublyn	417.00	18.24	51	Manseigneur	1102.50	48.24	99	Summit	326.00	14.26	57
Elms	1315.00	57.53	104	Mansion	678.25	29.67	98	Sterlyn	423.50	18.52	29
Fortunate	453.00	19.82	97	Manse	374.00	16.37	98	Tarleton	392.50	17.17	95
Forestiere	399.00	17.46	96	Martindale	168.50	7.37	47	Terrestre	278.00	12.16	53
Fairfax	569.00	24.89	111	Meadow-Moor	917.50	40.14	118	Van Dyke	756.00	33.08	71
Gordon	360.00	15.75	58	Mystic	243.00	10.63	88	Vernon	1463.00	64.01	119
Glen Ellyn	314.35	13.74	56	MaCherie B (1½ story)	840.00	36.75	101	Winsom	522.00	22.84	81
Gladken—A	210.00	9.19	49	MaCherie A (1 story)	596.00	26.08	100	Waldemar	748.50	32.75	70
Gladken—B	322.50	14.11	49	Monarch	619.00	27.08	72	Windemere	610.00	26.69	69
Grenadier	895.00	39.16	115	Palisade	690.00	30.19	75	Worthington	572.00	25.02	67
Heather	133.00	5.82	46	Puritan	440.60	19.25	42	Windsor	567.50	24.83	66
Imperial	625.00	27.34	74	Premier	609.00	26.65	68				

Greatest Guarantee Ever Offered

Our terms are lenient. We are willing to wait our turn when unforeseen expenses arise. This may not be good business. But we think it is—and whether it is or not, we are doing it.

Do you know of any other concern which shows sufficient faith in its materials to trust its buyers with half credit?

Isn't our credit offer a cash-in-hand guarantee that our materials and service will meet all representations? For who would pay if not satisfied?

Certainly we wouldn't expect any man to pay for his Home if he didn't get full value for his money. We not only invite you to be the judge of this transaction, but we leave a cash guarantee amounting to half of the price, right in your own hands! If you don't think our Homes are *above* par, take it out of your payments.

Could anything be fairer than this offer? And who else has proven themselves equally worthy of your trust?

When others make *you* a proposition, make them talk *figures*, make them show *facts* and make them offer you a *cash-in-hand guarantee.*

Sterling Homes As Investments

A letter came the other day from a customer who is particularly close to this organization through having visited and investigated the Bay City market before purchasing his Sterling Rembrandt.

The correspondence was personal but we believe we have his permission to print one especially interesting extract.

"With my new Home all finished up bright and clean, I have turned my attention to another investment which I only hope will bring me as much pleasure as my Rembrandt, and by the way, I'll have to give my Sterling Home credit for this too, for I could never have afforded a new car this season had I not *saved two-thirds the price* of it by buying my new Home from you."

There are two very worth-while thoughts in that expression. Both have a direct bearing on every reader.

The first is that he "only hopes" his car will bring him as much pleasure as his Home. Think that over. The automobile fever is running pretty high these days. It brings pleasure and pride and convenience—but on *occasions*, it brings hard times. And it must be admitted that no man should buy a car who cannot afford it—and no man *can* afford it who doesn't own his own Home. Purely as a matter of investment, the car costs several hundred dollars a year while the Home saves several hundred a year. The car is gone in four years; the Home *increases* in value. The car can never be used as security for a loan; the Home is always good collateral for half of its worth. The car can be sold at a 25 per cent to 75 per cent sacrifice; the Home (if a Sterling) will sell for several hundred *more* than you paid. In short, the car is an expensive pleasure and a fleeting joy, while the Home expands in value and profit as a *permanent* investment.

The second thought is a good compromise. Go ahead and buy your automobile *after* your Home has saved *you* two-thirds the price. Your saving from the Sterling System will go a long, long way toward buying a good car—while your *machine* will *never* help you buy a Home.

How To Buy a Sterling Home Without Cost

Study the table at the foot of this page and see how your saving plus your rent money will almost entirely pay for your Sterling Home.

You are asked to pay only 50 per cent down while 47 per cent is immediately returned to you in cash savings. So you will have *only 3 per cent invested.* And the rent money which you are now wasting will pay the remainder.

These are simple, proven facts. Three per cent and your rent money is your total investment. Three per cent of the price will bring you a Sterling Home.

Look this table over and see how easily your choice of Homes may be financed.

Showing How Easily Your Home is Financed

If you buy on our Two-Years-to-Pay Plan, you pay 50 per cent down. Your Home saves you 47 per cent. Therefore your actual investment is the difference—an insignificant sum. As to your monthly payments, they are less than the rent which would be lost to you if you did not build.

See how surprisingly easy it is to buy and own the Home you want.

Name	First Payment	Average Amount Saved	Actual Investment	Name	First Payment	Average Amount Saved	Actual Investment	Name	First Payment	Average Amount Saved	Actual Investment
Arlington	$675.50	$603.22	$ 72.28	Imperial	$625.00	$558.13	$ 66.87	Pilgrim	$789.00	$704.58	$ 84.42
Bonnie Brae—B	431.00	384.88	46.12	Joycewell	341.00	304.51	36.49	Pine-set	315.00	281.30	33.70
Bonnie Brae—A	366.00	326.84	39.16	Laurel	384 50	343.36	41.14	Patrician	1111.50	992.57	118.93
Browning—B	587.00	524.19	62.81	Larkspur	349.00	311.66	37.34	Ringgold	199.00	177.71	21.29
Bristol	347.50	310.32	37.18	Lawnsette	930 50	830.94	99.56	Richelieu	564.00	503.65	60.35
Chaderton	435.00	388.45	46.55	Leon—A or D	283.00	252.72	30.28	Raphael	547.50	488.92	58.58
Colwyn	241.00	215.21	25.79	Mayfair	392.50	350.50	42.00	Richgrain	506.00	451.86	54.14
Classic	483.50	431.77	51.73	Merivale	480.50	429.09	51.41	Radcliffe	1006.50	898.80	107.70
Cloister	279.00	249.15	29.85	Miracle, 26x24	399.50	356.75	42.75	Rembrandt—B	631.00	563.48	67.52
Claremont	525.50	469.27	56.23	Miracle, 24x24	355.50	317.46	38.04	Silverwood	487.00	434.89	52.11
Cavalier	449.00	400.96	48.04	Miracle, 22x24	345.50	308.53	36.97	Senator—B	578.50	516.58	61.92
Chilton	482.00	430.47	51.53	Morchelle	578.00	516.15	61.85	Senator—A	524.00	467.93	56.07
Charlevoix	481.50	429.98	51.52	Modele	279.50	249.59	29.91	Singlyn	208.50	186.19	22.31
Charmcote	414.50	370.15	44.35	Montrose	367.50	328.18	39.32	Sherbrooke	360.50	321.93	38.57
Chrystal	299.50	267.45	32.05	Maillard	585.00	533.41	51.59	Summerdale	498.50	445.16	53.34
Crestwood	862.50	770.21	92.29	Mapleton	390.50	348.29	42.21	Sentinel	673.50	601.44	72.06
Courtley	453.00	404.53	48.47	Manor, 20x20	396.50	354.07	42.43	Selectiere	229.50	204.94	24.56
Cleverlay	445.50	397.83	47.67	Manor, 22x24	462.50	413.01	49.49	Stronbilt	703.40	628.14	75.26
Charmian	235.00	209.86	25.14	Manor, 24x24	478.50	422.84	55.56	Straitway	430.50	384.44	46.06
Drexel	590.00	526.87	63.13	Madison	506.00	451.86	54.14	Stratford	561.00	496.74	64.26
Doublyn	417.00	372.38	44.62	Manseigneur	1102.50	978.73	123.77	Summit	326.00	291.12	34.88
Elms	1315.00	1174.30	140.70	Mansion	786.25	696.77	89.48	Sterlyn	423.50	398.09	25.41
Fortunate	453.00	404.53	48.47	Manse	374.00	328.62	45.38	Terrestre	278.00	248.25	29.75
Forestiere	399.00	356.31	42.69	Martindale	168.50	150.47	18.03	Tarleton	392.50	350.50	42.00
Fairfax	569.00	508.12	60.88	Meadow-Moor	917.50	819.33	98.17	Van Dyke	756.00	675.11	80.89
Gordon	361.00	322.37	38.63	Mystic	243.00	217.00	26.00	Vernon	1463.00	1306.46	156.54
Glen Ellyn	314.25	280.62	33.63	MaCherie	840.00	750.12	89.88	Winsom	522.00	466.15	55.85
Gladken—A	210.00	187.48	22.52	MaCherie (1 story)	596.00	532.23	63.77	Waldemar	748.50	668.88	79.62
Gladken—B	322.50	287.99	34.51	Monarch	619.00	552.77	66.23	Windemere	610.00	544.73	65.27
Grenadier	895.00	799.24	95.76	Palisade	690.00	616.17	73.83	Worthington	572.00	510.80	61.20
Heather	133.00	118.77	14.23	Puritan	440.00	392.92	47.08	Windsor	567.50	506.78	60.72
				Premier	609.00	543.84	65.16				

Sterling Constructors Will Build

Carpenters Get Commission From Retail Yards?

A—, Mich.

Most people that want to build are afraid to buy ready-cut timber, for if they ask a contractor or carpenter they advise him not to buy that lumber. The carpenter gets a commission from dealers here when they buy their lumber. If they buy ready-cut, they do not get that. I asked a carpenter before I bought of you and he advised me not to buy ready-cut. The same man built me a house before.

Edw H Camp

YOU perhaps have long recognized the fact that *price* is a very deceiving basis on which to compare *values*. For price is based entirely on *quality*. And a very considerable part of *quality* may be defined as *service*.

Before you buy a Home you should make sure that the organization which sells it has both sufficient *power* and sufficient *interest* in your results to take care of you, no matter what happens. That's *Service*.

Before you build, you should know that an unfailing System has provided you with correct and proven plans—with accurately cut and carefully graded materials—with full and explicit instructions—and that it always stands ready and prepared to cope with any *possible* emergency. That's *Service*.

The Sterling System offers you all that—and more. We have gone further than any other has dared to go in protecting and providing convenience for our customers. *We guarantee that your Home will be built according to specifications and we see to it that this guarantee is always fulfilled before you exercise it.*

For example, the Sterling System has a Construction Department which includes about five hundred of the best building mechanics in the country. We will furnish them to any Home-builders who may have the least trouble in lining up local men, and since we have them in every section of every State, there is no customer but who can, if need be, avail himself of this service.

In past seasons there have been occasions where some carpenters have tried to embarrass us by refusing to build Sterling Homes. And while these instances have not been numerous, we want our customers to know that they are not at the mercy of any local labor monopoly.

If the local carpenters seem to be in league with lumber-yards for reasons explained by this customer's letter, just remember that we have a capable, experienced, authorized Sterling Constructor either in your community (if so we'll inform you at once) or else only a few miles away. He will take charge of your building from the foundation up—or any part of it—and you may know the work will be done right for he has satisfied our strict requirements and is backed by our responsibility.

Our Construction Service costs you nothing extra. You pay the Constructor his regular day wages, which vary according to the different local wage scales. (The exact terms will be furnished on application.) And you pay us nothing.

This department and its service will in no-wise affect the carpenters and contractors who cooperate with us. The great majority of carpenters are close friends and we have drawn our Constructors from their ranks.

On the other hand, if a local man does the work, it will be to your advantage for the System is simple. He can handle it easily if he has usual skill and he knows the local conditions. So get a local carpenter if you can.

But remember—if *you* cannot get the service that you are entitled to and have every right to expect, write to us—and write us at once for we may have our Constructors engaged if you wait until the last minute. Make this appointment as far ahead as possible. There are many to be served and we desire to make everything supremely convenient for *all* of our customers.

A Carpenter Testifies

S—, Mich.

I am very grateful to the International Mill & Lumber Company for my new and cosy little Home. And I shall always be proud to say that my Sterling Home bears the Sterling stamp.

I am much pleased with your plans and the material is just as advertised, and plenty of it. Every stick was sound as a bullet, and let me say right here I never saw such shingles on sale in this locality or any other. They were the best I ever saw.

I am all taken up with your System of Building. It makes the work a pleasure, as every stick is a perfect fit and our little home is complete at about one hundred and fifty dollars saving.

Wm Clingan

A Contractor Testifies

F—, Mich.

I never thought that a house could be built so easily. Your materials are cut perfectly and everybody agrees that it is the best material that ever came in here. Your lumber is beautiful.

Now I have built hundreds of houses in my fifty years as a contractor and I have worked with the best materials that could be bought, but this is the strongest construction and the finest materials I have ever seen. If we had paid $1,000 more for the house complete, I would be satisfied. The house only cost us a few dollars over $1,700, and that includes everything. I figure the place will sell for at least $2,500 as it stands, and believe it is worth more than that because everything is so fine all the way through

J. H. Stevenson

To Our Carpenter Friends

There are many more thousands of Sterling Homes coming out for you to build this year. We want you to understand that our Construction Department will not interfere with your territory in the least.

We would rather recommend you for the work. You know it equally well. You are on the ground and your cooperation entitles you to preference in your own field.

The past year has witnessed a tremendous increase in the volume of this business. We have had our big mills running day and night. But even that is only a start. The result is inevitable. Sterling supremacy is assured and you will be entitled to share in an overwhelming success.

When Sterling Homes have been introduced into every community and it is no longer necessary to trim our prices in order to educate the public, the carpenters who have worked with us may expect to be remembered. We are a profit-sharing company and we consider you a close part of the organization.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Your Home If You Need Them

We also consider that men who are experienced in building cut-to-fit Homes are entitled to a premium wage. You can leave it to us to see that you get fair compensation and fair play.

It is interesting to note that many contractors trebled their business last year—three times as many houses and of course three times as many profits.

Don't overlook the chance to build Sterling Homes on contract. You can easily outbid any hand-labor contractor, and the Home finished in beautiful Sterling material will be a good advertisement for you as well as for us.

Write to us *often*. Send us your ideas and suggestions. Let us help you with ours. We like to get your letters. They are always inspiring because your appreciation is technical. You know so much better than any one else what amazing values we are giving for the money.

We are wishing you more than you can handle in 1916.

All Merchandise is Strictly Sterling Quality

As to hardware, paint, building paper—also prepared roofing and metal lath (if specified), we have selected the very best grades of this merchandise—grades which have met the strict requirements of Sterling Quality.

By dint of our great purchasing power we are in position to select and assemble these materials for our customers at prices that afford a large saving.

About Masonry

Many ask us why we do not save them expense on masonry as well as other building materials. The reasons are simply because mason materials are produced in every section at fairly uniform costs and because this material comes all ready to put into place so that we cannot reduce the labor expense.

However, we do supply you with complete details of foundation plan and material bills. We do this in every case, without charge.

About Freight

If retailers and other self-interested parties tell you "to remember about the freight"— just *do* that. Remember it—*remember it well!* Remember that they pay *several* freight charges—also, handling costs. And it's all charged up to you.

You pay the freight, no matter *where* you buy. So it *will* be well for you to remember that one straight shipment costs less than a roundabout three.

Advise us which Sterling Home you want and let us tell you the exact amount of this item. Don't be misled on the freight question. We save you many dollars on freight.

About Plaster

We have discontinued the regular specification of plaster although we will furnish it if you so desire. The reason is, we are frankly doubtful that the average customer can save money by purchasing plaster from us. Plaster is much like brick, stone and cement in that it is fairly standard in price and quality throughout the country —and since it is very heavy, the freight is high.

We do not care to handle any material about which we have any suspicion as to its economy in the end. However, we will figure the cost separately in every case—figure the freight and let you make direct comparison.

Tell us the Home you want and we will make you a delivered price on the best grade of wood-pulp plaster that is made.

Send For Sterling Paint Color Card

We have a long-term contract with the best-known and perhaps the largest paintmakers in America to supply us with a special extra grade of pure white lead and linseed oil paint. Needless to say, we include paint and hardware as an economy and convenience to customers. We add only an insignificant handling charge and sell it at a fraction of the retail price.

Sufficient paint is furnished for two coats outside and inside. You will also receive full quantity of stain and varnish—or paint, oil and varnish for interior use—and shellac and putty.

Send for our big color card and select the colors you choose for body, trim, porch floor and ceiling, window sash, etc.

Select Your Own Hardware

We furnish all hardware complete, including lock-sets, sash-locks, window weights, cord, building paper for floors and walls, nails, hinges, tin flashing, etc.

You have choice of many lock and knob designs. Folder will be sent. Please be careful to stipulate your selection by number.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Here's What You Get

HOUSES are not **always** what they seem. Unfortunately the skeleton of construction is so completely covered that it is possible for good appearances to hide dark secrets.

There is only one way to guard against invisible weaknesses, such as buckling, settling, warping, gaping, etc., which is the careful checking of specifications.

The Sterling System set the standard long ago and you can see for yourself how religiously we continue to fulfill all of its strict requirements.

As previously explained, we furnish hemlock dimension lumber from Michigan and Canadian Lumber Mills—Southern pine from the South and Western fir from the Pacific coast.

Foundation Timbers are all cut and finished to fit, including 8 x 8, 6 x 8 and 6 x 6 sills as specified. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Wall Plates for foundation walls are all cut and finished to fit—2 x 8 and 2 x 6 as specified. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Floor Joists are all cut and finished to fit—2 x 10, 2 x 8 and 2 x 6 as specified. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Studding is all cut and finished to fit—2 x 4, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Partition Plates are all cut and finished to fit, 2 x 4's. Single plates are placed under all partitions and walls to support studding. Double plates are then placed on top of studding to support second floor joists or roof as the case may be.

Rafters are all cut, notched, mitred and finished to fit—2 x 6 and 2 x 4 as specified. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Sub-Flooring for Both Floors—all cut and finished to fit—1 x 8. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Wall-Sheathing is all cut and finished to fit—1 x 8. Mitred in gables, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Roof-Sheathing is all cut and finished to fit—1 x 6. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Shingles are selected runs of Washington Red Cedar or Extra Thick White Cedar Extra Star-A-Stars, clear to the weather, running 5 to 2 and 6 to 2 as specified. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Exterior Finish, clear cypress and white pine, cut and mitred, including water-table, cornice, frieze, plancier, facia, mouldings, porch columns, railing, spindles, boxing, steps, etc., sizes as specified. Clear, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Siding, clear 6-inch beveled red cedar, trimmed and finished to fit at one end allowing 1 inch for flush joints with casings. Clear, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Flooring is all cut and finished to fit, tongued and grooved ⅞x3¼ face clear Southern Pine. Clear, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Bridging is all cut to fit—1x3 in double sets. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Stairs are all cut and finished to fit, **ready to assemble.** Clear Southern Pine. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Inside Door Trim is all **sanded, smoothed,** cut and finished to fit, including jambs, stops, side and full head casings and cap mould. Clear Southern Pine or Fir. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Window Trim is all **sanded, smoothed,** cut and finished to fit, including head and side casings, stool and apron, stops and cap mould. Clear Southern Pine. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Doors are all sanded, smoothed and mortised for locks. Clear Oregon Fir. (See page 122.) Sound, Seasoned, Stock-selected quality bearing the Sterling Grade-mark.

Sash is 1⅜-inch clear white pine, and comes glazed with Grade A crystal-clear glass. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Other Interior Finish, including baseboard, shoe and picture moulding, is all sanded, smoothed, finished and cut a little long to allow flush joints in fitting. Base is 8 inches for first floor and 6 inches for second floor. Clear Southern Pine. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Porch Ceiling is all cut and finished to fit, tongued and grooved, ⅝x3¼ face clear Southern Pine. Clear, Sound, Stock-selected quality, bearing the Sterling Grade-mark.

Basement Stairs as specified, cut-to-fit and ready to assemble. Clear, Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Grade Entrances are entirely sealed in with ⅝x3¼ clear Southern Pine tongued and grooved ceiling. Sound, Clear, Stock-selected quality, bearing the Sterling Grade-mark.

Hook Strips in all closets and **Chair Rail** in kitchen and bath, 3x¾ clear Southern Pine. Sound, Seasoned, Stock-selected quality, bearing the Sterling Grade-mark.

Building Paper is furnished between sub-floor and finish floor and all walls in a tough, extra-thick grade of white fibre stock made up to special requirements. It is vermin-proof and serves as a good insulator against hot and cold weather. High grade paper is essential in high grade Homes. Every roll carries the Sterling Stamp.

Metal Lath is **all** steel, interwoven to double strength. It is self furring and assures the most solid base and best gripping surface for stucco. We furnish full quantity in place of siding.

Cedar Lined Closets as specified to protect against moths and vermin. All material cut and finished to fit.

Hardware for complete building manufactured to meet special requirements in quality—including lock sets of standard weight (see folder), sash-cord, sash-locks, sash-weights, sash-lifts, nails in all sizes, **galvanized** shingle nails, tin-flashing, door-steps, closet-hooks, cupboard hardware, etc.—everything complete.

Lath is sound and thoroughly seasoned. Stock-selected quality bearing the Sterling Grade-mark.

Plaster if ordered will be the finest grade of wood-pulp plaster purchasable. It comes ready for water mixture and direct application.

Paint, Stain and **Varnish** is specially selected and extra pure. Sufficient quantity is furnished for two full coats inside and outside.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Read Specifications Carefully

Do you know why buildings settle? Do you know why plaster cracks? Do you know why braces buckle?—why frames warp?—why joints gap?—why doors stick?—why floors waver?—why houses are hard to heat?

Guesswork! Slipshod methods! Green and shaky lumber! Weak construction! Cheap specifications.

You've seen it a thousand times—this inexcusable, almost criminal carelessness in building. It never mattered before but **now** you are face to face with the problem of how to combat the usual weaknesses and avoid the usual results. There is **only one way.**

Instead of building by **guess,** employ **brains** to do the thinking part. That's the all-important work—the thinking. Employ experts to figure out by scientific principle the exact stresses and strains—to plan, prepare and assemble all materials ready for place.

Instead of trusting the mechanical work to hands that tire and falter and to eyes that cannot measure true, employ a skilled System which has matchless equipment to perform this most particular work with unerring precision and automatic accuracy.

Instead of buying the common "take-what-you-get" way, employ the only **power** that can provide you with lumber that is **full-dimension, seasoned** to prevent shrinkage, **selected** for its soundness and strength.

Instead of accepting just **any** specifications, employ an experienced corps of technical men to specify full strength construction.

Read these specifications. Read the letters of those who wisely followed a strict and reliable building standard. Then, compare with the results that **you** see all about you—and **remember,** whatever else you do, follow our Standard as closely as possible.

Exclusive Features in Sterling Construction

The following points are to be particularly remembered. You get these extra values only when you buy a Sterling Home.

1. We furnish wall plates for all foundation walls. This insures perfectly level floors and proper alignment of floor joists as well as saving considerable carpenter work at this point.
2. We include **double** sets of sound wood bridging blocks which stiffen the floor joists and make construction rigid.
3. We furnish sub-flooring for **both** first and second floors, adding warmth and strength to the building and permitting work to be done without exposing our fine flooring to the weather and "wear and tear."
4. Floor joists are **doubled** under all partitions which carry second floor weight, thus solidifying the construction and preventing possible buckling and settling.
5. We **stagger our joints** on all sheathing, thus distributing the strain equally among all parts. Where sheathing or flooring is broken in the center of floors, gables or roofs, too much pressure is thrown on these points.
6. We furnish building paper of the highest grade for insertion in **walls** and **between sub-floors** and **finish floors.** This adds greatly to the insulation.
7. We **double** studding around **all** openings, thus strengthening the construction greatly and providing a solid bearing on which to nail baseboards.
8. Over all wide windows, we furnish **double 2x6 headers** laid edgewise thus carrying the weight across to the **double studding** and down to the **special wall plates.**
9. All door and window casings inside and out include **full head casings** with cap mould. These can never shrink and open like mitred casings. They are absolutely **weather-proof, extra heavy,** and outside casings are all arranged to receive screens.
10. All windows, outside doors, cupboards and French doors are glazed with extra Grade A Crystal-clear glass.
11. Porch joists are laid on 16-inch centers with **double headers** through centers when porches are 10 feet and over.
12. We specify **2x6 hip** and **valley rafters**—dimensions which are necessary for safety against settling.
13. We furnish sound extra heavy Oak sills under all exterior door casings.
14. We furnish the finest and best weather wood known for **all** exterior trim—**clear Cypress and White Pine.**
15. We completely assemble all porch columns ready for place. **Not** Yellow Pine—but Clear Sterling Cypress!
16. Stairs are all **absolutely cut-to-fit.** Newels are entirely assembled and fitted. Stringers are finished and housed out to receive treads. Treads are finished, and cut to proper length. Stair railing is entirely grooved and moulding is properly mitred to fit. Stairs are complete and ready to assemble.
17. We furnish **basement** and **grade entrance stairs** cut to fit and all ready to assemble, in the same manner.
18. Our **grade entrances** are all **sealed in** with tongued and grooved Southern Pine ceiling. This covers all rough construction work and makes an attractive entrance.
19. We furnish **special cedar-lined closets** for storage, making cedar chests unnecessary.
20. Also, there are **countless extra values** given in detail, such as hookstrips for closets, chair-rail for kitchen and bath, 8-inch baseboards, full picture moulding of exquisite design, nailing strips for lath and plaster, door-stops, closet-hooks, galvanized shingle nails, full span materials instead of short pieces—a hundred and ten exclusive advantages in all.

See if you can get such specifications or service from any other.

Exclusive Plans and Building Service

Sterling plans are the only completely detailed working plans furnished to Home-builders.

They not only include full floor plans and elevation drawings but in addition, complete prints of every wall and partition, showing in true dimension detail every piece of lumber that enters your Home.

To correspond with these prints, we mark the length of every piece of lumber. So building becomes nothing more than a block-fitting operation—a place for each piece and each piece for its place. Go through the sample prints shown in the front and back of this book. These plans have been reduced in order to include everything but they show how carefully each piece is detailed.

Naturally, these plans have been prepared at some considerable expense. Architectural specialists have examined, tested and approved every inch of every plan and the three best building experts we know have tripled-checked every point and made certain that all the strict requirements of the Sterling Construction standard have been satisfied.

We send you full set of these plans the day your order is received or if you do not intend to build for several months, we will send them in advance upon receipt of a reasonable sum which will apply on the purchase price of your Home.

Furthermore, instructions are sent you which cover every single building operation. And not content with this full service, we give you a copy of our building manual which has been prepared by a national authority on construction who for five years was the engineer in charge of bridge and masonry construction with one of our largest railroads. He now heads our Construction Department.

This book has been accepted as the most thorough and practical manual ever written on the subject. It will save you many dollars in foundation, chimney and fixture work. Home-builders scarcely ever fail to refer to the value of its suggestions.

IMPORTANT NOTICE: The room dimensions shown on the floor plans in this book are the **actual, inside dimensions.** They do not include outside walls or partitions. **Sterling plans are not exaggerated.**

Neither do our outside over-all dimensions include porches. For instance, the Arlington, page 84, is 30x26 exclusive of its 8-foot porch. Do not be misled by dimensions which would show the size of such a building, 30x34.

How One Customer Answered the Questions of Another

S—, Pa.

A friend of mine built a —— house across the street from mine. He will build my kind next. His material was inferior. He fell short of it and his slight alterations in plan were all balled-up in their doctored blue-prints.

I am not able to tell about the exact saving yet. I know I saved time, and labor is the big item in building after all. I am satisfied I saved big money.

You will not go wrong.

Arthur Morell

The Sterling Stamp on Your Home Means the Same as on Your Silver

Now, It Is Your Turn

THE facts presented on the previous pages of this book would certainly seem sufficient proof for any man. How such complete and *overwhelming* evidence could fail to convince and clinch the conclusion of every reader, we do not understand. But we are not content to rest our case until you signify your willingness—until you are satisfied beyond the barest shadow of a doubt—until you place your order with the Sterling System.

Your Home, by every law of economy and reason, must be a Sterling Home. That you could choose any other is impossible to our minds, to our *customers'* minds and to *yours*. We refuse to believe that any man would deliberately decide against *certain* saving, *certain* quality, *certain* convenience, *certain* credit and *certain* advantage in every point. So *certain* must be the outcome, not only of your decision, but of thousands and thousands of others, that we have *already* drawn plans and cleared space for more mills to handle the overflow.

Never before have you received or considered such conclusive evidence as that which you have finished reading. Yet bear in mind—that there are thousands of other facts which can be collected and presented if you think it necessary. Also, that there is a full and complete answer for any possible "objection" that may come from any possible competitor. It is your turn now. You are buying a Home. The importance of that purchase is always remembered by us as well as by you.

"Saved Himself $300"

P—, N. Y.

The lumber you sent was far better than we expected, and it all went together fine. The carpenter said that we saved at least $300. He said the finish lumber and cupboards was better than I could buy at any price here. We are well pleased with everything.

What shall I do about the extra paint? Shall I send it back by freight prepaid? We think the inside lumber is too nice to be painted.

Now, I don't know of anyone here just now that is going to build, but quite a few have been here to look at the lumber. They all say it is fine. I will do all I can because when I am helping you I am helping them at the same time.

Wade Allen

"First-Class Materials"

F—, Mass.

The materials sent were first-class, both lumber and hardware, and the finished Home makes a very nice appearance.

The house was shipped in good season, arriving before I expected it, showing very prompt filling of the order on your part.

I consider it a saving to buy in this way especially so in regard to the labor.

C. B. Wood

"Easy to Build"

F—, Ohio.

From the beginning we were pleased with the material and the perfect way everything went together.

We followed the plans closely and as a result found it easy to get everything in its proper place.

O. C. Dreisbach

"Extra Materials"

S—, Ohio.

I am writing to let you know my house you shipped me is about ready to move into. It went together O. K. There was plenty of everything. I did not have to hire any carpenter, but did the work myself in my spare time.

There was material enough left by adding a very little to build a back porch, 12x6, half of which is enclosed for a porch closet.

People here say that I could not duplicate this house for a thousand dollars, so I saved about five hundred dollars—that is counting the seven dollars and eight-five cents you recovered for me in freight.

R. J. McManus

"Fit Perfectly"

L—, W. Va.

I desire to express my appreciation of the cottage, "The Heather," purchased of you this summer. Everything was received in good condition and went together almost perfectly.

Had to haul the lumber five miles and it cost me less than $400 erected. I added another chimney and had nearly enough material over to pay for it.

If I ever build again I will buy a ready-cut house and it will surely be a Sterling.

Mrs. S. H. Crow

Start at the beginning again. Prove every step as you go. If you are able to find a single weakness in our System, write us. We are hunting for them, too.

Make sure of this Home question—make *positively* sure. Raise objections and see where they lead to. Investigate. We want you to.

Compare our plans. Compare our prices. Compare our quality and our service. If there isn't a Sterling Home-owner in your neighborhood where you can learn about these latter points tell us and we will send you a list of some not far away. If you can't go to see them, write them.

Search! Look deep! If the facts in this book are not enough, find *more*.

When you talk to a retailer, make notes of the "objections" which he brings up. When you receive letters from mail-order jobbers, follow through their "claims" to the end. We have something to say, remember.

If you can come to Bay City, by all means do so. Here are the mills—the materials—the Homes—the customers—the records—the proofs of every single point!

It would be a profitable and pleasant trip. Our whole System will be thrown open for your inspection. Come to Sterling Headquarters if you can.

From every viewpoint we want you and urge you to look at this transaction. Don't waste your time listening to arguments, but marshal and measure the facts. Opinions cannot decide anything. Opinions are *ruled out* in the United States Courts. *Rule them out in yours!*

If you haven't been able to find any "objections," suppose that we raise some. The following are the favorites of local competitors.

First. *"Keep your money at Home. Support Home industry and get some of it back."*

You notice they say get *some* of it back. Why let *any* of it get away! The Home industry you want to support is *your* own industry. Why *give* a lot away to support another man's? When you keep in your own pocket the retailer's profits and the expense of the carpenter's extra labor and waste, then you are truly "Keeping your money at Home."

Second. *"Buy lumber that you can see—how do you know what you'll get?"*

You don't know exactly. You can't half appreciate it unless you have seen it. But you *do* know the kind of stuff the retailer sells. It grades with our culls. Furthermore, does the retailer see it before *he* buys it? Does he offer you the power of *selection* or the kind of lumber that we have rejected?

Third. *"You'll put in more time hunting pieces than it takes to measure and saw them."*

Thus does he admit on the start that the Sterling System saves time by trying to blind you to this fact. Ignorance alone could foster such a statement. He knows far less about it than you do. When all pieces come marked and assembled in lengths, how *could* you do any hunting?

Fourth. *"Your shipment will come short."*

This argument never fails to kick back. It draws your attention to a comparison of responsibilities. And the retailer suffers by comparison. No competitor *is* a *serious* competitor when he resorts to such insinuations. There is a cash deposit of about $100,000 in Bay City that you can draw on if ever you should be short. Write the Bay City Banks for confirmation.

Fifth. *"Materials won't fit. You'll have to cut them over."*

That's what the retailer tells you. There are five thousand good citizens in this country with standing at least equal to his, who will tell you that they do fit and fit accurately! These people are not prejudiced and they *know*. Read what they say in their testimonials.

Sixth. *"Don't buy your house by mail."*

Why? What does your retailer do when *he* buys? Does he travel over and inspect every piece *before he buys it* like we do *before we sell it?* Let him get short on materials today, and *tonight* his order goes out *by mail*. It's a poor rule that doesn't work both ways.

These are the only "objections" that we have ever heard to the Sterling System. If there are others and you don't see through them at once, give us the opportunity of answering them. Give all sides all the answers they want. That's fair.

The truth is that the retailer fears the Sterling System, and well he may. But we do not condemn him. We can sympathize with any man who is the victim of such an uneconomic situation and at such a disadvantage.

The retailer wants you to pay him good money for nothing. He is trying to get a profit out of you for himself, for his wholesaler, for his broker—and trying to *force* you to hire three times as much labor as you need, as well as waste 20 per cent of your lumber. Isn't he trying to do just a little too much?

Remember to go over the plans carefully. Then bring up any points which may not be clear—but before you write, be sure that the answer is not in this book. And please fill out the information blank which we are sending you, just as early as you can. It will help us both to a quick and better understanding.

First In The Hearts of Homelovers

Specifications and Terms

Price, $847.00 Cash Discount, $42.35
Net Price, $804.65

Or $423.50 Down, Balance $18.52 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Size, 26x38 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, Vestibule and Cloak Closet, $42.00 Net.

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates,** 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Sterlyn

IF BEAUTY could be measured in terms of *money,* or charm could be equitably converted into cash, this captivating bungalow would be far beyond the reach of our simple price.

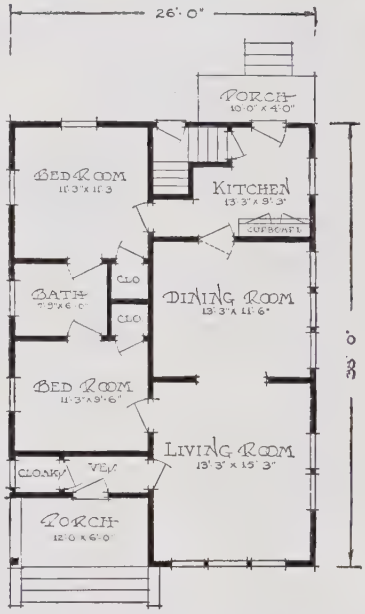
The Sterlyn is one design in a *thousand.* It is first in all counts—attractiveness and arrangement, construction and building convenience while quality is *pure quill* and it sells at a *surprising figure.*

From the picturesque porch to a handy grade entrance, this Home is faultless. Note the plan. Cloak closet and vestibule. Living room with 200 square feet of space, properly apportioned in wall space. Splendid dining room. Model kitchen with large handy rear porch and built-in cupboard. Two fine bedrooms with closets attached (one cedar-lined) and with bath inter-connecting.

Would you want to build such a beautiful Home with common materials, hacked to fit by a hand-saw and failing to supply many all-essential construction features?

Or, will the Sterling System perform this work with polished precision, putting the finest grade of lumber known into one of the finest bungalows on list?

Review the facts. See what is being done all about you. Send information blank today for full particulars and learn the *facts* about this offer.



"Every Particular Satisfactory"

B—, Pa.

Our Home is satisfactory in every particular and we are very much pleased with it. It is attracting a great deal of attention.

We have shown the materials to a number of contractors and all pronounce the lumber fine.

Mrs. J. S. Gielow

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Beautiful Home Place—$787

Specifications and Terms

Price, $829.00 Cash Discount, $41.45
Net Price, $787.55
Or $414.50 Down, Balance $18.13 per Month for Two Years
With Plaster or Plasterboard, Add $26.00
Size, 32x28 5 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $34.40 Net
Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers**.
One-inch **sheathing** is furnished for **outside walls, sub-floor**, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains**. All finish work is Clear Kiln-dried, well sanded and will take a **fine polish**. We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1 3/8-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Cedar-Lined Closet** and **Linen Closet** with full set of drawers.
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Charmcote

THIS charming bungalow with its wonderful plan will always be a favorite supreme in Home-loving circles. Can you imagine a more beautiful—more comfortable—more *livable* Home?

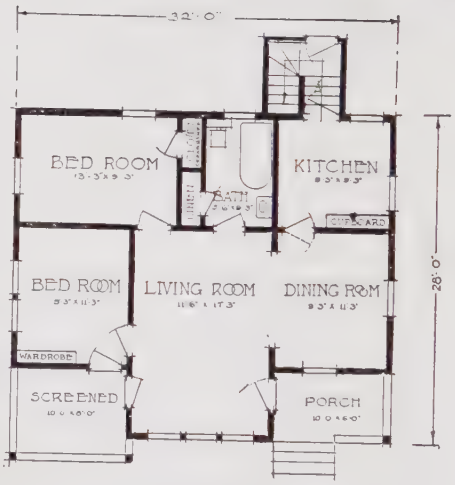
Note how we have broken up the usual plain lines by extending the living-room under gable and dividing porches. Note the broad, bracketed cornice—the extended rafters—the graceful slope of the roof. The Charmcote invites your entrance and once inside you are even more delighted.

A fine, large living-room is the central feature of this Home. Every other point is directly adjacent. A cosy-corner dining-room and kitchen—the latter containing a built-in cupboard. Bath is handy to all rooms and is located near the kitchen for economy in plumbing. Here we find a convenient linen closet (cedar-lined). Then two spacious, cross-ventilated bedrooms with wardrobe and closet.

Now, the brightest feature of the Home—the screened porch opening from living-room and bedroom, offering double use as a cool, protected porch or lounge and as a remarkably roomy sleeping-porch.

Built by the Sterling System, your Charmcote will ever be a source of pride and a monument to your good judgment.

You may expect a saving of $350 and countless other advantages. Two men can complete the structure in less than 16 days. Ask for particulars when you send your information blank.



Sussex, N. J., Nov. 1st, 1915.
International Mill & Timber Company,
Bay City, Mich.
Gentlemen:—
I wish to thank you for your kindness shown to me while buying and doing business with your firm. I find you are prompt and trustworthy in every way and give a fair deal and do just as you agree in all your business transactions.
I am well pleased with my bungalows bought of you, and I know I saved several hundred dollars in doing so.
I am having the photographer send you photos of them and hope they please you as I am proud of them and they are both rented.
Respectfully yours,
Mrs Mary J. McCoy

The Sterling Stamp on Your Home Means the Same as on Your Silver

$824—And Every Piece Selected

Specifications and Terms

Price, $868.00 Cash Discount, $43.40
Net Price, $824.60
Or $434.00 Down, Balance $18.98 per Month for Two Years
With Plaster or Plasterboard, Add $28.00

Size, 22x24 7 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $39.85 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4 inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.** One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White Clear Shingles, giving a **clear surface.** **Flooring**, $\frac{7}{8}$x3$\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1$\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1$\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1$\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

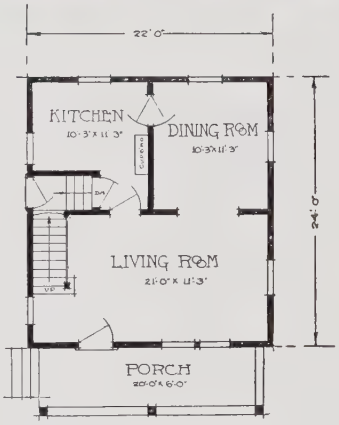
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Linen Closet** with **full set of drawers.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Chaderton

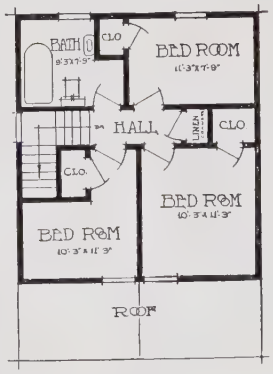


THERE is a wide distinction between selling a *house* and making a *Home*. The Chaderton illustrates the point beautifully.

From start to finish, this Sterling design is built right! The specifications are *full*. The construction is stronger than any other *standard*. The materials are cut to exact fit—and every piece of lumber and merchandise is *selected* to comply with the strictest grading rules in use.

Note the plan—how perfectly appointed. A splendid living-room—ample dining-room—kitchen of model size including built-in cupboard; upstairs, three spacious bedrooms with closets, cedar-lined linen closet including full set of drawers, and bath.

The Chaderton has *character*. It is not a common *house*. There isn't a common feature in it!



In all the long, successful record of this Home, there hasn't been a single instance of the slightest dissatisfaction with plan or price, quality or construction, convenience or service. According to record, it will save you $400 and bring you pride and contentment, not to be purchased at *any* price.

Let the full evidence settle this matter for you. Write for complete information and learn all that this popular offer includes.

Then, when you are ready, two men will finish the erection in 16 days without an instant's delay or a dollar wasted.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Selected Materials—Machine-Cut—$853

Specifications and Terms

Price, $898.00 Cash Discount, $44.90

Net Price, $853.10

Or $449 Down, Balance $19.65 per Month for Two Years

With Plaster or Plasterboard, Add $28.00

Size, 22x24 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $42.10 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4 inch stock, except hip and valley rafters, which are 2x6 inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Cavalier

THIS is, indeed, a welcome surprise for those who have expected to invest $2000 or more in a Home of similar size—as well as many others who have expected a smaller and less distinctive Home for about $1600. That's about the complete cost of this plan.

The Cavalier, in addition to its delightful design offers five spacious rooms and bath—built-in cupboard, basement stairs, handy back porch—all materials carefully selected and accurately cut by machines which cannot err.

Furthermore, as you have noted on page 27, there are innumerable construction advantages included—and *full* specifications covering every item necessary to complete the structure with the exception of the mason materials.

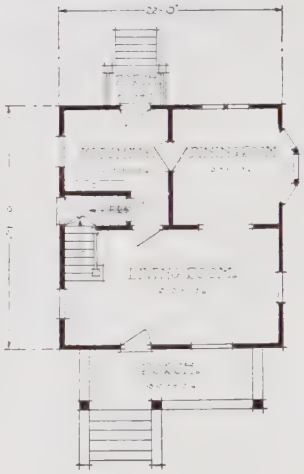
It is an admirable plan—practical in every point—owned by a great number of enthusiastic builders.

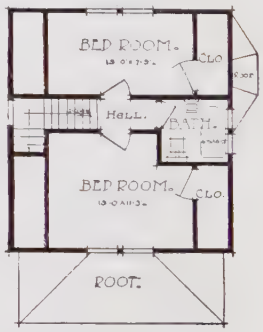
We not only guarantee it but will leave one-half the price in your hands as an evidence of good faith. The remainder can be paid as rent (see terms).

Your saving is not only $400 cash. If you consider permanency, solidity and absence of repairs and settling as points in value, you will save *$600 at the very least!*

Two men in 18 working days can erect this Home above foundation.

Get all the facts by sending information blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

The Pride of Every Community

Specifications and Terms

Price, $906.00 Cash Discount, $45.30
Net Price, $806.70

Or $453.00 Down, Balance $19.82 per Month for Two Years

With Plaster or Plasterboard, Add $34.00

Size, 24x24 7 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $40.50 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Courtley

CONSIDER what will happen after we have placed a Home like this in every community. That day is not far distant. And after the *nation* knows what the owners of "The Courtley" have learned, the returns will be overwhelming—*pre-determined* by the Sterling policy of *giving first* and *getting later.*

The consequences of your purchase are serious to us—*so* serious that we have invested fortunes in preparing to give you every advantage that you could ever ask for.

It is a perfect plan you want. Look at this one. Note first the neatness—the cleanness of this naivete design. Now the trim, undercut porch—the deep living-room with high casements at the back to leave wall space for piano—a very cozy music corner. Then the spacious dining-room through the cased opening and the kitchen with a special built-in cupboard. Upstairs—three fine bedrooms with closets (one cedar-lined) and bathroom—all large with cross ventilation. Could you equal this design elsewhere?

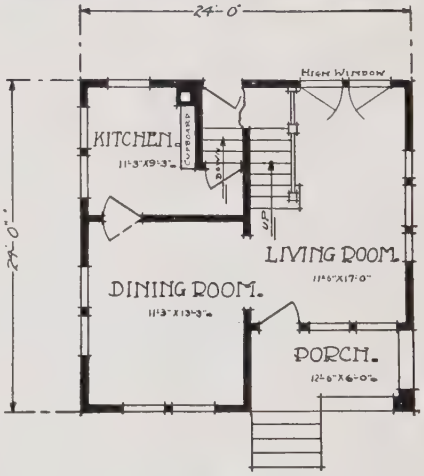
Or perhaps *quality* is the deciding factor. (Read the full particulars on page 14.)

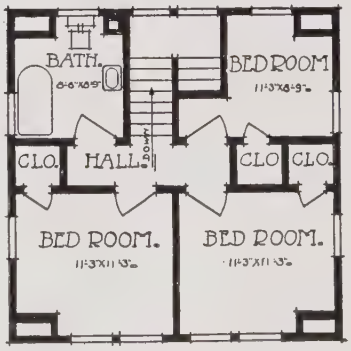
Or it may be extra strength construction is what you seek. (Turn again to page 27 and read carefully.)

Or is it *credit*—or *speed*—or *convenience*—or *price?* You find advantages in every point.

Hire two men for 18 working days. Keep $400 in the bank, and go to a *real* Home every night.

Full particulars will be sent immediately after receipt of your information blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

This Splendid Stucco Sterling, $915

Specifications and Terms

Price, $964.00 Cash Discount, $48.20
Net Price, $915.80
Or $482.00 Down, Balance $21.09 per Month for Two Years
With Plaster or Plasterboard, Add $32.50
Size, 28x36 6 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $40.50 Net
Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joint, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joists, studding** are placed on **16-inch centers**
One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance, or steel lath for stucco work.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc.
We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Chilton

CHARMING in countenance—individual in character—delightful in every detail of design, The Chilton sends an appeal straight to the heart.

From the picturesque porch to the railed entrance at the rear, each feature reveals the touch of an artist's hand. Note the graceful lines—the trim of the porch, the window design, the slope of the roof and its bracket supports—with simplicity as the keynote of the whole creation.

A beautiful creation! A remarkable plan! An astonishing value!

This photograph somewhat conceals the size of the Home. It is 28 x 36 ft. (we never include porches in dimensions). Every room is spacious. Every convenience is included. And many are the extra, exclusive advantages offered by the System which *alone* can build it as *you* would have it built.

In value, considering that the cedar-lined closet in hall, the back porch, the basement stairs and a hundred and four exclusive construction features are included—all Sterling selected material—you can never hope to find an equal offer.

Your saving will amount to a fraction under $500—and two men can complete the structure in twenty working days.

We will send you full information after receiving request on your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Fine Big Bungalow Only $918

Specifications and Terms

Price, $967.00 Cash Discount, $48.35
Net Price, $918.65

Or $483.50 Down, Balance $21.15 per Month for Two Years

With Plaster or Plasterboard, Add $27.00

Size, 34x30 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $39.85 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Table, Colonnade** and **Two Cedar-lined Closets**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Classic

WE rejected over seventy choice designs in favor of this marvel and its popularity has fully justified the judgment of our architects.

For there are many builders who have shown active preference for this captivating Home.

First—a *true* bungalow. Graceful—snug—inviting in every line.

Second—a beautiful plan. Roomy—convenient—a pre-fitted place for every furnishing.

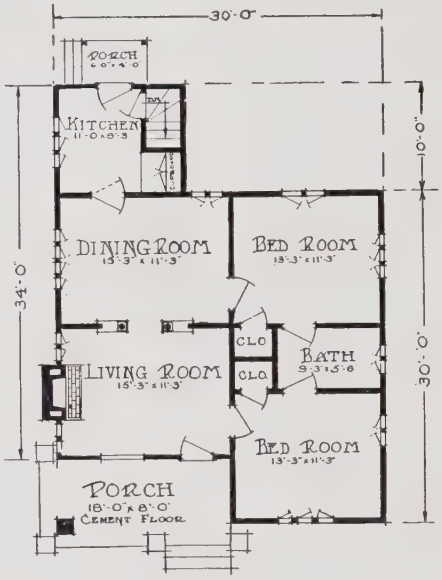
Third—an amazing price which includes a host of extras. Not only the built-in cupboard and table in the kitchen—and the handy back porch—and the special selected colonnade (shown on page 123)—and two cedar-lined closets—and full casement windows throughout; but a hundred exclusive features, even more important.

Don't ever forget that the success of your Home depends on the *quality* of your materials and construction; on the accuracy of your plans; on the experience and responsibility of your manufacturer.

The Classic is a rare design. But it might be copied—and it might be spoiled by a lesser knowledge and a weaker system. A Home is *not* a Home until it is built and built right! There is one place you can always depend on the *building* as well as the plan.

Furthermore, there are a thousand facts still to be revealed about this Home. Write for full information and learn why the Sterling Classic is a *genuine gem* in every detail.

Your saving will be, according to record, $431. Twenty full working days should be allowed for two men to erect it.



"Even Better Than Expected"

R—, Ind.

I wish to say that my home purchased from your company was even better than expected. Everything fit as good as it could be made.

I am well pleased with it.

W Hover

The Sterling Stamp on Your Home Means the Same as on Your Silver

$753 Buys This Fine Seven-Room Home

Specifications and Terms

Price, $947.00 Net Price, $899.65 Cash Discount, $47.35
Or $478.50 Down, Balance $20.72 per month for Two Years
With Plaster or Plasterboard, Add $39.00
Size, 24x24 7 Room Home
Oak Floors and Finish throughout Living Room, Dining Room and Hall, $41.10 Net

Price, $925.00 Net Price, $878.75 Cash Discount, $46.25
Or $462.50 Down, Balance $20.33 per Month for Two Years
With Plaster or Plasterboard, Add $37.80
Size, 22x24 7 Room Home
Oak throughout Living Room, Dining Room and Hall, $39.50 Net

Price, $793.00 Net Price, $753.35 Cash Discount, $39.65
Or $396.50 Down, Balance $18.34 per Month for Two Years
With Plaster or Plasterboard, Add $29.25
Size, 20x20 7 Room Home
Oak throughout Living Room, Dining Room and Hall, $36.30 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains**. All finish work is Clear Kiln-dried, well sanded and will take a **fine polish**. We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside**. **Putty** is furnished to fill up nail holes.

All prices include **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

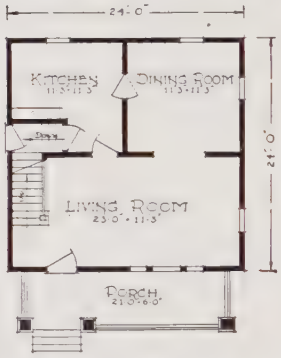
The Manor

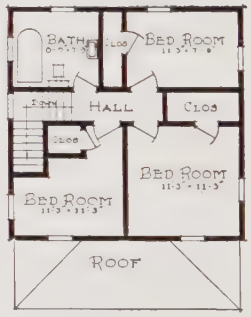
HERE is a big, handsome looking residence that includes every comfort and convenience for very little money.

It comes in several sizes, one of which is certain to suit your requirements for space—and according to average your choice will save you a clear 54 per cent of the price you pay.

We show here our 24 x 24 plan, which, because of its larger dimensions, affords more space, and which, by reason of volume manufacturing, costs you but $899 for the complete bill of selected materials. Other sizes are in proportion.

Note what this remarkable offer includes. Twenty-two foot porch built in the finest weather-woods, white pine and cypress. Double-strength construction throughout—double studs around openings—double joists under carrying partitions—*full* head casings—wall plates for foundations—2 x 6 hip rafters—stairs, ready to assemble—grade entrance, ceiled in—basement stairs, built-in cupboard, cedar-lined closet—a hundred and ten exclusive features.





For the Sterling System builds Homes—and builds them to stay. We believe in permanent advertising and the only way to get it is *to build it.*

Remember also that we offer to meet you half-way in financing the building—that we will leave half the price with you as a *cash-in-your-hand* guarantee.

You'll like this sensible Home. Ask for more particulars when you send information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Home Has Sold Many Others

The Bonnie Brae

IT is remarkable what proper introduction will do. Here is a typical example.

One Bonnie Brae was placed in a small Ohio town. It drew the attention of every inhabitant. Before it was finished, four other builders had arranged to buy Sterling Homes. *To date, ten orders have resulted from this one sale!*

We are always glad when the Bonnie Brae is chosen. For it has been a very popular and a very satisfactory plan and has never failed to bring us more immediate business.

It is a fine specimen of *practical* architecture. Well arranged—well lighted—good closet space—convenient, rectangular kitchen—large, roomy porch and dining-room alcove—three big bedrooms with closets attached (one cedar-lined) and large built-in cupboard.

You'll like the Bonnie Brae and you will always be proud of its quality and construction. Two men can build Plan A in 13 days and save you $325. Plan C requires 17 days and the average saving is about $400.

Request full particulars when you send your information blank.

S—, N. D., Nov. 12, 1915.

International Mill & Lumber Co.,
Bay City, Michigan.

Dear Sirs:

Am sending you a picture of our home—I thought you would like to see it.

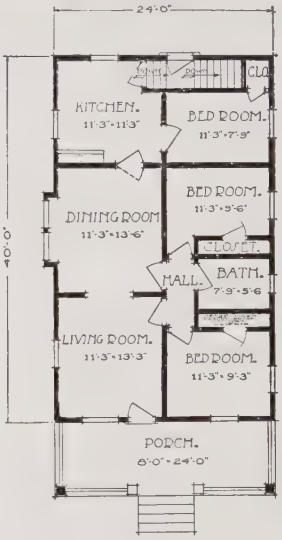
We girls keep house and are sure delighted with our new home and receive praise from our friends. Even the neighboring towns talk about the swell bungalow at S—, without seeing it.

I think we owe our thanks to you. There are three girls besides myself and two brothers and papa.

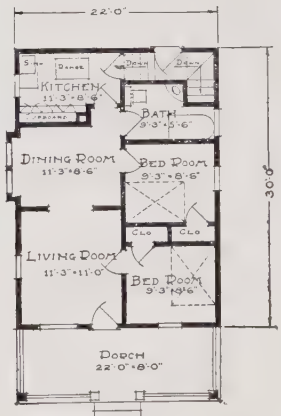
Don't think you will find this letter very interesting but thought you'd like to know how we liked our new home. The porch is just grand and *we* certainly use it.

Yours very truly,

Elsie Bie



Plan C



Plan A

Specifications and Terms

Plan A—Price, $732.00
Cash Discount, $36.60 Net Price, $695.40
Or $366.00 Down, Balance $16.00 per Month for Two Years
With Plaster or Plasterboard, Add $26.00
Size, 22x30 6 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $22.00 Net

Plan C—Price, $862.00
Cash Discount, $43.10 Net Price, $818.90
Or $431.00 Down, Balance $18.85 per Month for Two Years
With Plaster or Plasterboard, Add $33.25
Size, 24x40 7 Room Home
Oak throughout Living Room and Dining Room, $27.80 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, subfloor**; also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick, made from the best figured lumber and are all **sanded** ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Both prices include **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

Why the Hand-Saw Must Go

Specifications and Terms

Price, $698.00 Cash Discount, $34.90
Net Price, $663.10

Or $349 Down, Balance $15.27 per Month for Two Years

With Plaster or Plasterboard, Add $21.00

Size, 28x30 5 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $35.05 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc.

We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

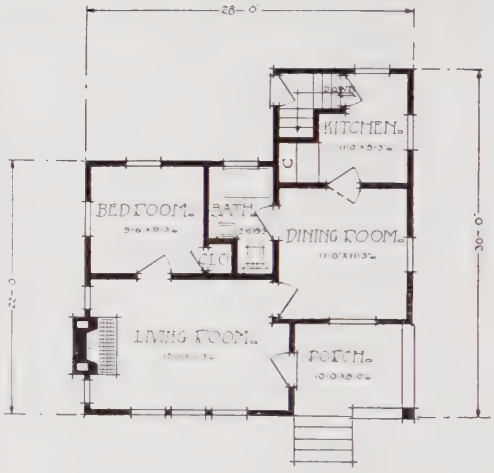
The Larkspur

THE days of *hand-measuring* and *hand-sawing* are numbered. Such crude, wasteful, laborious operations cannot exist in competition with A System which performs *precise work* at *high speed* by *machine labor without wasting a single per cent!*

No longer is it necessary to throw twenty dollars of every hundred into the waste pile. No longer need men content themselves with impractical construction. No longer are carpenters paid three times over for work which no human hand can accurately perform.

The hand-saw must go. It robs its employer of money—material—time—and it does none of its work with accuracy. It is a loafer, a waster—and it steals from the till. From every angle it is unworthy of employment.

Instead of wasting $100 on this Home and paying $250 for carpenter labor, you can save *every penny* of that $100 and pay out less than $85 for labor. Furthermore, you will save nearly $100 in middlemen's profits—well over $300 in all.



"Fully Satisfied"

B—, New York, Oct. 7, 1915.

Have received your letters of Sept. 23rd and 25th with enclosed check for $10.16. I appreciate and thank you very much for your favor of collecting same from the railroads.

I am fully satisfied with the house and a fair and square dealing.

Albert Inclauder

The Larkspur has been an especially successful Home by reason of its splendid arrangement and well-lighted, full-size rooms.

It will afford you a beautiful, permanent, satisfactory Home.

Send information blank for full particulars and see all that our price includes.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Build This Home in 14 Days

Specifications and Terms

Price, $769.00 Cash Discount, $38.45
Net Price, $730.55
Or $384.50 Down, Balance $16.82 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Size, 30x38 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $38.10 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood, **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Table.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Laurel

THERE are two organizations bidding for your business.

On one side is the hand-saw, backed by a broker-wholesaler-retailer combination of *non-producers.*

On the other is a mechanically-perfected System, backed by a vast empire of timber lands and mills.

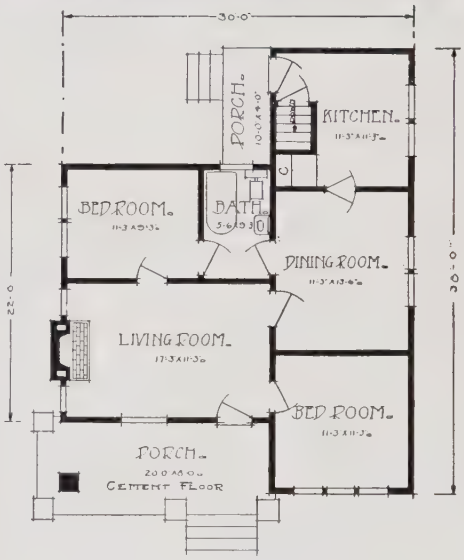
The first extracts from your pocket three individual profits—three labor bills—20 per cent waste and extra freight and handling expense.

The second sells direct, performing all saw-work at a fraction of former costs, ignoring all middlemen, saving all waste, selecting all lumber, giving you complete plan and construction service.

The first would charge you from $1600 to $2000 for this finished Home.

The second has made it possible and perfect for $1250—and offers a hundred and four exclusive advantages in addition to the best material you could hope to buy.

Then when you see the plan which experts have carefully prepared—which has been tested by experience and developed into the most popular of its type ever listed, you will truly appreciate this offer.



"Entirely Satisfied"

I—, Ohio, Oct. 18, 1915.

We have just finished work on our new Home. It makes a very neat place of good appearance.

We feel entirely satisfied with the material and we know we could not have bought as cheaply of a contractor.

Geo. B. Smith

Remember that our price includes the built-in cupboard and table, full porch materials, basement stairs, all hardware, paint, etc.—everything necessary to complete, selected according to the strictest standards.

Two men can build this Home under the Sterling System in fourteen days, or about one-third the usual time.

Ask for more particulars on information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

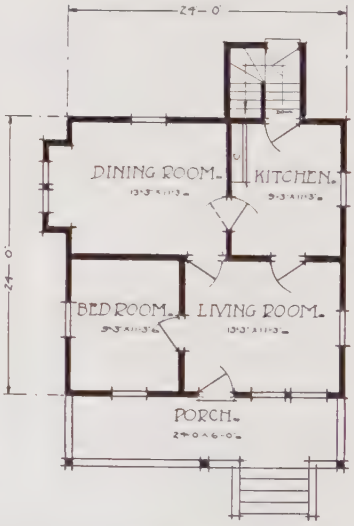
Double Strength at One-half Less

Specifications and Terms

Price, $695.00 Cash Discount, $34.75
Net Price, $660.25
Or $347.50 Down, Balance $15.20 per Month for Two Years
With Plaster or Plasterboard, Add $18.50
Size, 24x24 4 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $34.40 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.
Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
Bevel siding, 6-inch Clear Red Cedar **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, 7/8x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Bristol



THE Sterling System can sell a "house" of this identical plan for $330. It would stay together for a while and as such houses go would be a fairly good value. But there is a better, finer, more permanent and more satisfactory way to build this plan than to specify *cheap materials* and leave out a long list of important specifications.

Instead of taking *out*, we put *in* everything that a Home like this should include. We select every piece of lumber before permitting it to carry our good name. We strengthen every point of construction and triple-check the plans before sending this representative out among strangers where it must be able to defend itself against the ever-ready fault-finder of the neighborhood. After this is done, we manufacture all materials to exact finish and fit. Thus, we make sure that each example will prove its worth and establish a permanent trade for us throughout the community.

But that isn't all. We have lowered our price to such a point that no other can even approach the same figure unless the very cheapest materials are furnished under very scanty specifications.

For your own information, check the plan of the Bristol against others of equal size (remember, we do not include porches in dimensions)—then check specifications (note that we include rear entry, basement stairs, *full* porch materials and built-in cupboard)—then check quality (read pages 26 and 27 carefully)—then, remember our responsibility and the *cash-in-your-hand guarantee* which our credit plan offers.

The Bristol saves you $250 in price alone—and nearly as much in quality and fit.

Two men can build it in eleven days. Let your information blank bring you full particulars.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Big Cash Saving Isn't Half

Specifications and Terms

Price, $682.00 Cash Discount, $34.10

Net Price, $647.90

Or $341.00 Down, Balance $14.92 per Month for Two Years

With Plaster or Plasterboard, Add $20.00

Size, 24x28 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $24.95 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

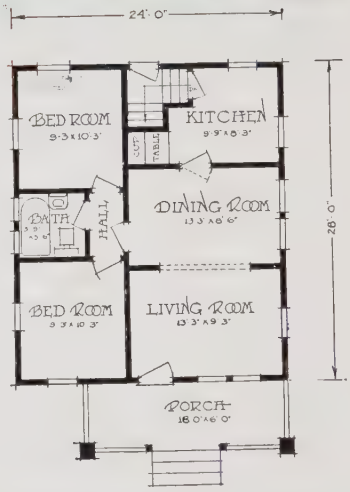
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

This Price includes **built-in kitchen cupboard** and **table.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Joycewell



PRICE alone is a deceptive basis of comparison. Don't let it be in your case. Get beneath price. See what it rests on. Study the *quality* of the thing you buy—and then you'll *know* if it's *worth* the price.

If Sterling lumber wasn't cut-to-fit—and that means cut *right* to the invisible fraction of an inch—we could sell you this bill of standard materials for a little over $500. Or if we *chose,* we could supply you with a cheap grade that would permit a price of about $400—*far less than the price that retailers must pay for the same stuff!* So you see, price *alone* counts for very little.

We are not trying to sell you a Home on a price basis. It so happens, however, that we *are* in a position to give you the very best selected grades for far less money than you otherwise would pay for perhaps the poorest. We are building your Home as much for our *own* benefit as we are for yours. For we expect *ten times* more business from it.

You don't want a Home like this Joycewell spoiled by cheapness either in quality or construction. *We know what you want!* And the biggest thing we give you is not the average saving of $322—but a *real plan*—a *real Service*—a *real Home* as sound as a dollar and *beautiful* in every feature.

The Joycewell sells for $647.90 and we conscientiously believe that you will get *two dollars' worth* from every dollar you invest. Our customers' own signed statements prove that you will save 50 per cent in cost alone. They also show you that a Sterling Home is *fully 50 per cent* stronger and finer in every way.

The plans are here to show for themselves. It is for you to remember that we are ready to back the whole venture by leaving half the money in your own hands as guarantee.

Think it over, and if you are not in a hurry write for more particulars before you order. It's an important matter; let's both treat it as such and go *clear* to the bottom.

Please send your information blank when you write.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Stucco Beauty for $836!

Specifications and Terms

Price, $880.00 **Cash Discount, $44.00**

Net Price, $836.00

Or $440.00 Down, Balance $19.25 per Month for Two Years

With Plaster or Plasterboard, Add $30.00

Size, 22x26 **5 Room Home**

Oak Floors and Finish throughout Living Room and Dining Room, $34.65 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling, joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Redwood in **good lengths**, making fine appearance, or steel lath for stucco work.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard, Cedar-lined Closet, Linen Closet** and **Drawers.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Puritan

A DELIGHTFUL Home! A stunning plan and a surprising price. The Puritan is a Home that any man can easily afford and that any family may be justly proud of.

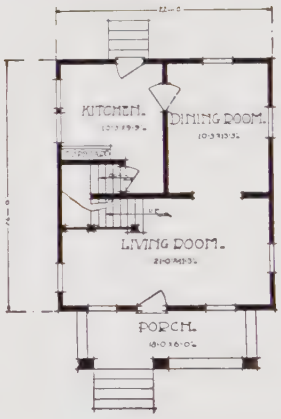
Study the trim, clean-cut exterior—the charming color scheme—the full porch—the harmonic lines. Then picture yourself, newly made at Home, in this fine, large, light living room with piano against the stair-wall and exceptional space for arrangement of all other furnishings. Then, the dining room of remarkable size with buffet against the interior wall and colonnade corners for the extra chairs. And now the culinary corner of this ideal place with built-in cupboard—a handy, roomy, well-lighted kitchen that brings pride and comfort to every housewife.

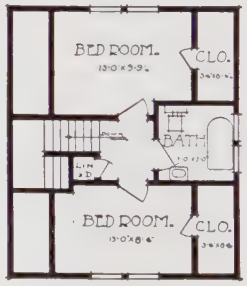
Upstairs, two splendid, spacious bedrooms with large closets—a convenient bath and a handy cedar-lined linen closet with three built-in drawers affording plenty of space for storage of perishables.

Can you imagine a more perfect plan or a Home place that is more desirable than this lovely Puritan?

See how easy we have made its purchase—*$440* down and *$19.25* per month for two years! And remember that in 16 days after your car arrives, this beautiful stucco bungalow will be all ready for plaster—a few days more in finishing touches and you will be at Home.

Get the full particulars at once by sending information blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Made Possible Only By System

Specifications and Terms

Price, $891.00 Cash Discount, $44.55
Net Price, $846.45

Or $445.50 Down, Balance $19.49 per Month for Two Years

With Plaster or Plasterboard, Add $25.00

Size, 28x36 **6 Room Home**

Oak Floors and Finish in Living Room, Dining Room and Vestibule, $51.40 Net

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, sub-floor,** also roof boards

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

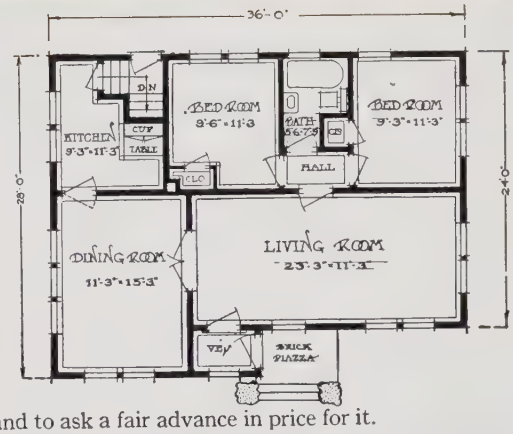
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Kitchen Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Cleverlay



WHEN the Sterling System was first organized, the first subject brought up for discussion was "Policy."

Not a man of us but had unshakable confidence in the future — the only difference in opinion being as to whether we should sell high-grade Homes or cheap houses. We had the power to do either.

There were then several low-price, low-grade companies in the field. Recognizing this condition, the majority voted to sell the very best grade of lumber from our stock and to ask a fair advance in price for it.

Then this question was raised—"Will the people who buy these Homes *pay* higher prices for good quality?" And it was answered by a northern lumberman—"Why ask them to pay *higher* prices? Let's introduce our Homes *right* and instead of asking more, *ask less* until the country knows what we stand for!"

That answer saved you about $250 extra on this charming place. It lowered our price twenty-five per cent—but instead of lowering our quality it raised the standard to the strictest requirements ever laid down by any firm in any field.

This design—its practical plan—its exceptional size—its remarkable quality, construction and the service throughout—all were made possible only by systematic standardization and financial power.

Two men will build the Cleverlay in 17 days and save you $400.

There are hundreds ready to testify about this. Write for full particulars when you send the information blank.

"Would Buy Another"

M_____, Ind.

In regard to our Home, will say that it has proven beyond my expectations, and am well pleased with it. As to savings on it, I cannot say as I had no other figures or bids to go by and when I saw your catalog, design, etc., I made up my mind to order without looking any farther, taking your word for everything.

Everybody that sees the building likes it and my father said if he had another house to build he surely would buy another "Sterling."

(Signed)

Bert Edwards

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Modern Miracle—Complete for $656

Specifications and Terms

Plan A Size, 24x22 Price, $691.00 Cash Discount, $34.55
Net Price, $656.45

Or $345.50 Down, Balance $15.12 per Month for Two Years
Oak Floors and Finish throughout Living Room and Dining Room, $20.05 Net. Plaster, $18.00

Plan B Size, 24x24 Price, $711.00 Cash Discount, $35.55
Net Price, $675.45

Or $355.50 Down, Balance $15.55 per Month for Two Years
Oak Floors and Finish throughout Living Room and Dining Room, $21.15 Net. Plaster, $19.00

Plan C Size, 24x26 Price, $799.00 Cash Discount, $39.95
Net Price, $759.05

Or $399.50 Down, Balance $17.48 per Month for Two Years
Oak Floors and Finish throughout Living Room and Dining Room, $28.90 Net
With Plaster or Plasterboard, Add $30.00

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates,** 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Redwood in **good lengths,** making fine appearance.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price of Plan C includes **Cedar-lined Closet.** All prices include **Built-in Cupboards.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Miracle

FOR almost *half less* than you expected to pay, we will give you this beautiful bungalow Home—*a Home that has completely won twelve hundred hearts.*

There has never been another such offer made to you as a Home-builder. No matter where you turn, you cannot find the equal of this artistic miracle in plan or price, quality or construction. No matter where you live you cannot find another such opportunity to save this amazing amount of money.

Your supreme satisfaction is just as certainly predetermined as to-morrow's sunrise. Past records prove it. And even if you did not have this conclusive evidence before you, you might know that the Sterling System never fails to satisfy. If it didn't, we would not dare to leave half the price with you as a *cash-in-your-hand guarantee.*

Read what Mr. Jenkins has to say on this subject. He was once in your position. And now he has a Home, rich in beauty, sound in quality, solid in construction—and $450 savings in the bank!

Is there any reason why you cannot do as well?

Read what Mr. Litchfield says—a man whose word carries great weight in real estate circles and who is technically acquainted with every department of building.

He saved big money—and you have the same offer before you.

"Saved at Least $450"

B——, Ohio.

In regard to our Miracle I must say that everything has proven very satisfactory and I have saved at least $450 on materials. Everybody who has seen the house declares it is a masterpiece of architecture.

Pearl J. Jenkins

Mrs. Lemner states that she is *very* well pleased. And there are hundreds of others who have testified to equal results. These people *know.* The verdict of a multitude is *unanimously* in favor of the one System which sells Homes that *deserve to be.*

Go through this book and read what the *owners* say and base your decision on *facts*—not opinions.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Other Sizes At Equally Remarkable Prices

Briefly let us note the more important features of The Miracle. First, the full length porch, beautifully finished in the finest weather-wood. These costly cypress columns are completely assembled and carefully wrapped for shipment. Remember, in this connection, that porch joists are laid on double-headers and on 16-inch centers. We furnish *full* material—every piece selected.

Note the wide, taper trimmed windows which carry *full* head casings that cannot shrink and open like common mitred casings. Note the exquisite door design—called Craftsman for want of a better name.

See the graceful roof-lines, the extended rafters—the handsome hip dormer. And remember that our hip rafters are 2x6-inch—that all rafters are cut, notched and mitred—that our dormer construction precludes the possibility of leakage.

Note the *neatness* of this ensemble—a handsome, clean-cut bungalow which is the chief Home attraction in every community which possesses one.

Now consider that there are a hundred and four exclusive construction features included in these prices, and other advantages—in plan, service, manufacturing service, shipping service and advisory service—too numerous to mention in *ten* such pages.

Here is a summary of what you will get:

1st. A perfect plan and a full set of prints showing every piece to correspond with dimensions on lumber.

2nd. Sterling quality material, selected from our inexhaustible stock by experts.

3rd. Sterling manufacture, performed by the only Home cutting mills ever built—automatically accurate—precise to a hair.

4th. A saving which averages 55 per cent of the price you pay, no matter which plan you choose.

5th. Double-strength construction, assured by 104 extra specifications and exclusive construction features.

6th. Credit if you desire, to the extent of half the price, remainder like rent for two years.

7th. The convenience of buying the materials and two-thirds the labor in one uniform assembled shipment.

8th. Speed, that builds your Home in one-third the time and saves your patience.

9th. A Service that takes care of you from start to finish, including advice from the ablest authorities we know.

Buy the Miracle and you will find more comforts and conveniences both in the building and the Home than ever you dreamed were possible.

When you request particulars. please send your information blank to give us intelligent understanding of your needs.

MR. JENKINS' "MIRACLE"

MR. LITCHFIELD'S "MIRACLE"

"Saved a Lot of Money"

D—, Michigan.

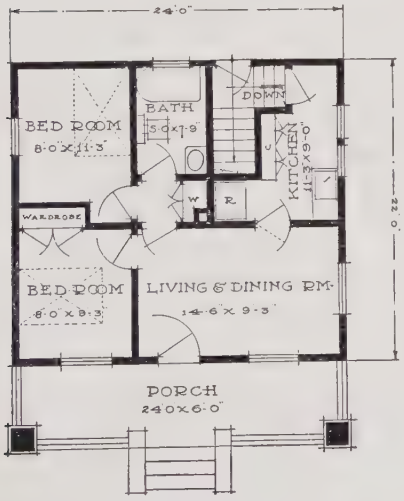
We were greatly surprised at the small charge made by you for the different specials which we required. It is really hard to say just how much we saved, but I can say one thing—that we saved quite a lot of money.

Ed. P. Litchfield

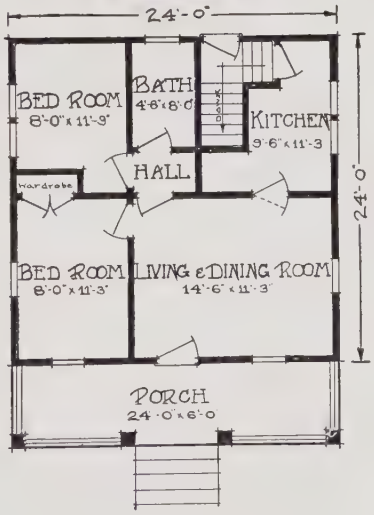
"Very Well Pleased"

We received our Miracle a short time ago and now have it just about completed. We are *very* well pleased with it in every way, have plenty of everything.

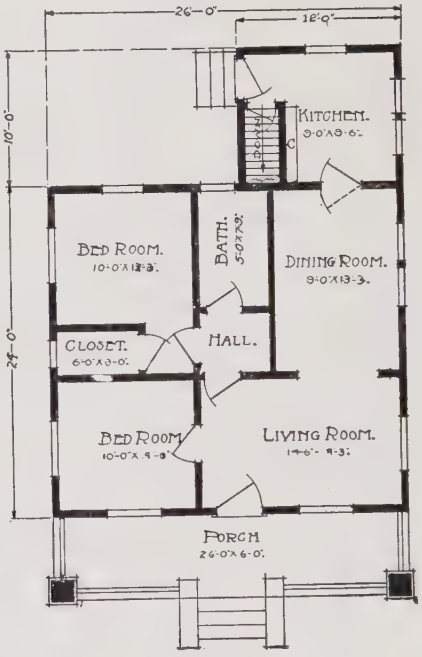
Mrs. Oscar A. Lemmon



FLOOR PLAN A



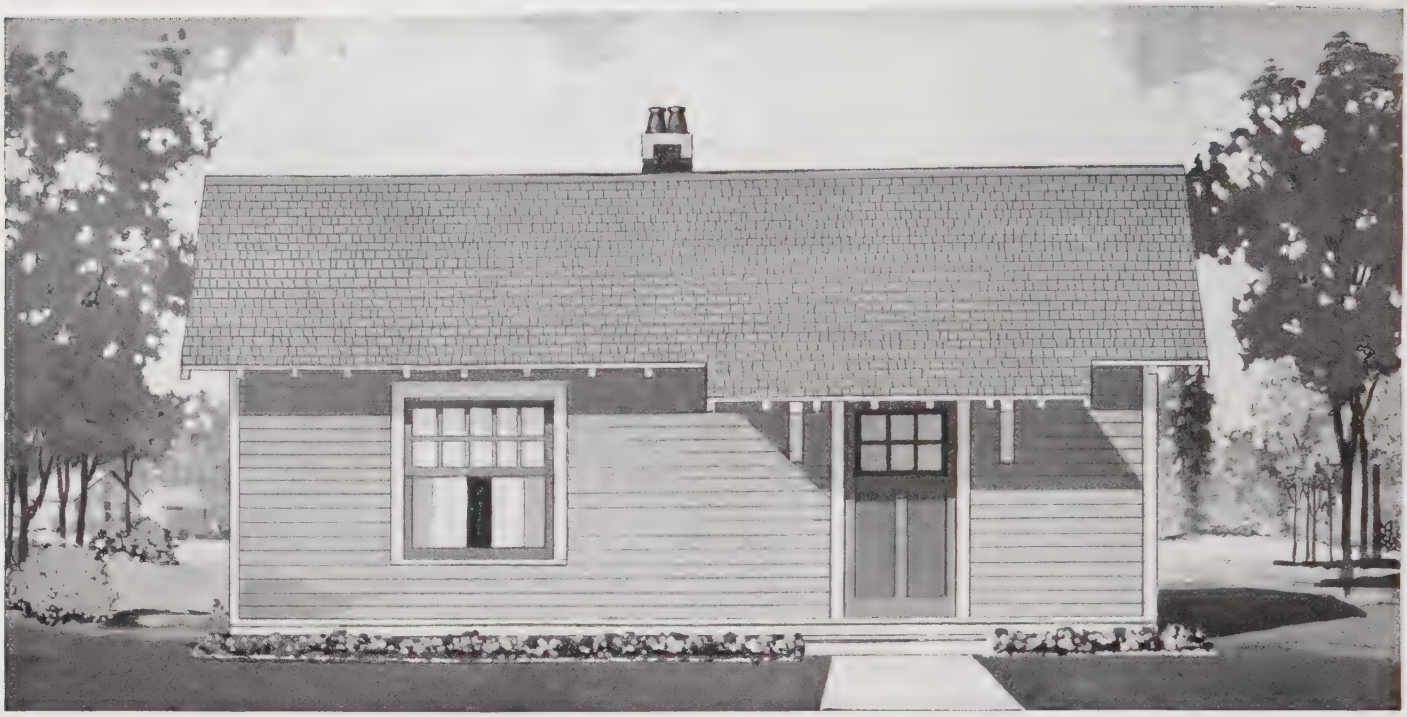
FLOOR PLAN B



FLOOR PLAN C

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Cosy Cottage Only $252



Specifications and Terms

Price, $266.00 Cash Discount, $13.30

Net Price, $252.70

Or $133.00 Down, Balance $5.82 per Month for Two Years

With Plaster or Plasterboard, Add $9.00

Size, 20x16 3 Room Home

Height of Ceiling, 8 ft. Wall Sills, 6x6 ins. Center Sills 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls**, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Heather

CHOSEN by many because for a small Home nothing has ever been found which is so practical in points of building and economy.

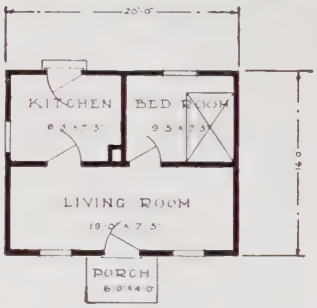
The Heather is durable and strongly built in every particular. Every inch of lumber is Sterling. Every piece has been perfectly prepared, so that even the Heather offers a very comfortable saving. The average is about $150. You may save more.

At any rate, it would be senseless to cut this Home up by hand—waste twenty per cent of the lumber—pay needless profits to men who have nothing to do with it and either hire some carpenter or else work yourself for three times as long as you should.

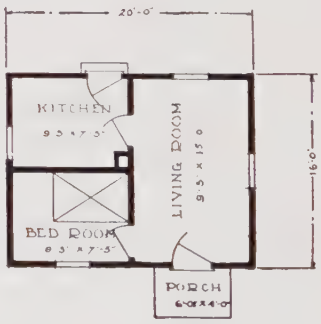
Don't do it! Don't wait and waste! Buy this standard Heather for $252! Build it yourself in spare time. It will not take you any time at all and the total cost will be under $300.

It is a pleasure to work with such polished material—and when you get done you'll have a *Home* and $150 or so in the bank.

Ask for particulars on information blank.



Plan A



Plan B

"Saved $200—Sterling Quality"

S—, Wis.

I wish to inform you that the "Heather" I ordered some time ago is completed. Everything came just as you stated in your bid, catalog and specifications. There was not a hitch in it. And the parties who bought the farm from me, where I erected this little Home, are perfectly satisfied with it.

It took two men ten days to make a complete job of it. Your plans and specifications are grand and anyone that can drive a nail, if he follows your instructions, can erect his home with the minimum cost of labor. And that item alone means a great saving. I saved about $200 on this home.

Let me compliment you on another thing. The material is A1, regular "Sterling" quality all the way through. You cannot improve on it.

You can bank on one thing. If I should ever happen to build another home for any one of my settlers or myself or my friends, that HOME will be a "STERLING" Home.

The Sterling Stamp on Your Home Means the Same as on Your Silver

$320 Buys Not Half, But Everything

Specifications and Terms

Price, $337.00 Cash Discount, $16.85

Net Price, $320.15

Or $168.50 Down, Balance $7.37 per Month for Two Years

With Plaster or Plasterboard, Add $12.00

Size, 24x20 4 Room Home

Height of Ceiling 8 ft.

Wal Sills, 6x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls**, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, 7/8x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All Sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **full** porch material as shown, and **Built-in Cupboard.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Martindale

BY many odds, this model is the lowest priced high-grade 4-room Home in existence. See what this amazing price includes.

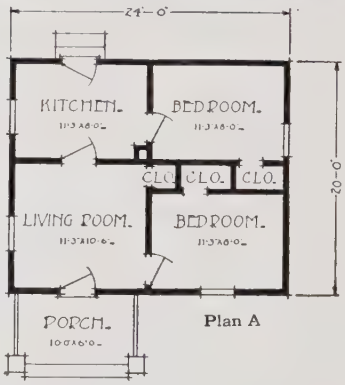
Sterling materials throughout—not half, but everything. Sterling hardware. Sterling paint, two coats, inside and out. Sterling lumber, manufactured to a hair. Building paper. Clear surface shingles. White pine and cypress outside trim. Clear, sanded yellow pine interior trim. Joists on 16-inch centers. Steps—thresholds—base-knobs—chair-rails and nearly a hundred other exclusive features of construction. (Note: Dimensions are actual inside and out.)

Every Sterling Home is a thoroughbred, no matter what the size. We could sell a house of this size—cheap—scanty—undesirable—for $250. But you don't want that kind. And if you *did*, we would refuse to put our name behind it.

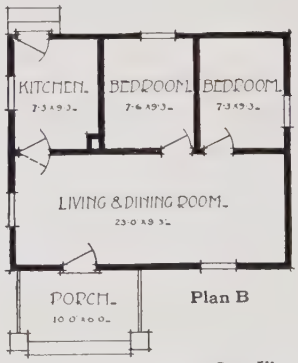
Buy this good-looking, completely-fitted Martindale; build it yourself in spare time; or hire two men to erect it in 6 days and save 50 per cent on the Home *you want.*

If you prefer, you may pay $168.50 down and the remainder at the rate of $7.37 per month. We will be glad to trust. There isn't any reason why we shouldn't.

Remember to specify choice of plans on your information blank.



Plan A



Plan B

"Saved 50%—Well Satisfied" S—, Ill.

Before I ordered The Martindale from you I corresponded with several firms and I am satisfied that I saved 50 per cent of what it cost me.

I am well satisfied that I ordered from you for I have found you to be honorable in your dealings with me.

You may be sure that in any way I can reasonably serve you, I will be willing to do it.

John Williamson

A Gem of Pure Quality—$378

Specifications and Terms

Price, $398.00 Cash Discount, $19.90
Net Price, $378.10

Or $199.00 Down, Balance $8.71 per Month for Two Years

With Plaster or Plasterboard, Add $11.00

Size, 24x24 4 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $24.10 Net

Height of Ceiling, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor**, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc.
We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.**
We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Kitchen Cupboard.**
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Ringgold

THIS cosy cottage is by every comparison the *finest* Home of its type on the market—*fine* in material, *fine* in construction, *fine* throughout from plan to price.

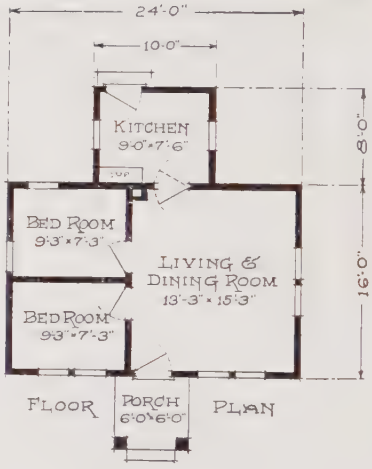
Look at the extras that we give you—*a standard Sterling kitchen cupboard, sub-floor, building paper, oak sill, double bearing plates, double headers, double strength construction throughout!* Moreover, a complete detailed plan with *real* instructions and *real* service. More than that, you get the Sterling Mark on every piece—we do not cheapen materials a whit in our smaller Homes. And you get every piece cut to *exact* fit and *all* finish lumber is *sanded and smoothed*, ready for the brush, etc., etc.

Remember these points. These are only a few of the exclusive advantages offered by the Sterling System. There are so many Sterling advantages that twenty pages would scarcely contain the list.

Now see if any other can give you one-half of what we furnish for $378! Write for full particulars. See all that you are *getting* instead of *forgetting!*

The Ringgold has been a wonderful seller—a most popular plan and a universally successful Home. We recommend it without reserve.

Two men can erect it in seven working days—and save you, according to average, just $177.



"Lumber Alone Saved $100"

A—, Ohio.
Sept. 18, 1915.

We are now living in our Home and it answers our purpose very well.

We saved about $100.00 on the lumber alone and it is as good as we could have got here at *any price*. We built it ourselves without a carpenter and it took us about 18 days to build it complete—foundation and all.

L. C. Henry

If you prefer, you may take two years to pay—$199 down and $8.71 per month for twenty-four payments.

Send your information blank for full details.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Read These Letters From Gladken Owners

Specifications and Terms

Plan A—Price, $420.00
Cash Discount, $21.00 Net Price, $399.00
Or $210.00 Down, Balance $9.19 per Month for Two Years
With Plaster or Plasterboard, Add $12.00
Size, 22x18 4 Room Home
Price, $645.00 Cash Discount, $32.25
Or $322.50 Down, Balance $14.11 per Month
Net Price, $612.75
Size, 22x32 5 Room Home
With Plaster or Plasterboard, Add $18.00

Height of Ceiling, First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling, joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, subfloor;** also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick, made from the best figured lumber and are all **sanded** ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{8}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Both prices include **Built-in Kitchen Cupboard.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** as shown but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Gladken

TRIM—neat—sturdy—substantial. The King of its class by popular vote. Others may imitate the plan—but they cannot imitate the *quality*, the *saving* or the *construction*.

Read these letters. They give you all the information you could ask for. They prove where your dollars buy the most.

A man with a little spare time can erect The Gladken himself. Two men can finish the work above foundation on Plan A in 8 days and save you $190. Plan B requires 12 days and the average saving is $288.

This Home is a good representative for us. It has brought us a great deal of business. We are always glad to recommend it.

Ask for details when you send your information blank.

A—, Ohio.

I certainly saved money by buying lumber of you. I will say right here I saved about $244.00. I hired union carpenters. I paid 40 cents per hour, union price.

The next house I bui d will be of this Company as the lumber is just as the catalog states. Paint, nails, lumber, paper and shingles, plaster, lath, varnish, all plenty—just as you see the house in the catalog.

I bought two gallons of oil and five pounds of nails. That's not bad on a complete house. The Company made it good with me by sending me a check and I had it cashed in Akron.

Yours very truly,

(Signed) M. J. V. Halsey.

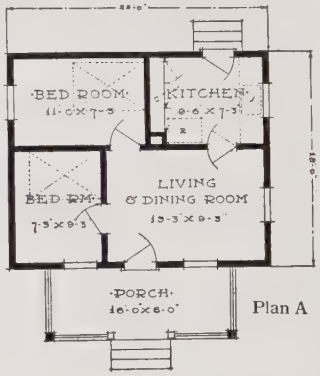
236 Uhler Ave.

S—, W. Va.

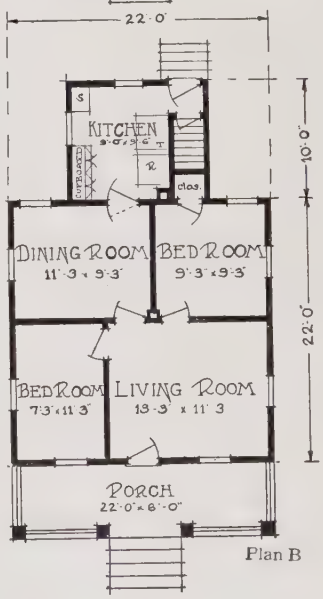
Now and evermore I am for Sterling. My "Gladken" cost me completed about $500.00. I built an addition, 10x12, which cost about $400.00, which is almost what the "Gladken" cost, which is almost twice as large, and if you hadn't sent enough plaster and finishing lumber, nails, varnish, etc., it would have cost me as much or more.

Everybody comments on the fine grade of lumber you sent me.

Howard McLock



Plan A



Plan B

The Sterling Stamp on Your Home Means the Same as on Your Silver

Build Half—Then Build Later

Specifications and Terms

Price, $417.00 Cash Discount, $20.85

Net Price, $396.15

Or $208.50 Down, Balance, $9.12 per Month for Two Years

With Plaster or Plasterboard, Add $13.00

Size, 22x24 3 Room Home

Oak Floors and Finish throughout Living Room and Kitchen, $27.00 Net

Height of Ceiling, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor;** also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside.** **Putty** is furnished to fill up nail holes.
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Singlyn

HERE is a Home—and *half* a Home. The Singlyn is complete—and yet it can be doubled at any time by the addition of another section of the same size.

This building plan will appeal at once to thousands who are sacrificing the joys and profits of Home ownership because the future is indeterminate. And now instead of losing the Home comforts of these most precious years and wasting enough money in rent to actually buy this full two-unit Home, independence can be easily gained and the first step taken toward the possession of a beautiful property without the slightest inconvenience.

Build the Singlyn this year—then in a season or so, add a similar unit and branch out into the beautiful Doublyn shown on the next page.

While you are living in The Singlyn your rent money will be growing in the bank in your name. Two years of rent will pay for the addition and then you will be settled in the finest six-room wing cottage in America.

In itself, The Singlyn is a cozy little Home. The rooms are large—the setting is picturesque—and there will be no end to the pleasure of planning over the addition.

In terms of happiness, this two-unit plan opens the way to the immediate enjoyment of a Home with all that Home means; in terms of dollars and cents, an investment has been made possible by which your rent money will lay the foundation of a comfortable fortune.

Study this plan and its exceptional advantages in quality, construction and convenience of credit. Then see the results of these few wisely invested dollars on the opposite page.

The Singlyn sells for $396.15 cash, or $208.50 first payment and $9.12 per month for two years. It will save you $225 in cost besides your rent. You can build practically all of it in spare time or hire two men to complete it in 9 days.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Or Buy This Lovely Home Complete

Specifications and Terms

Price, $834.00 Cash Discount, $41.70

Net Price, $792.30

Or $417.00 Down, Balance $18.24 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

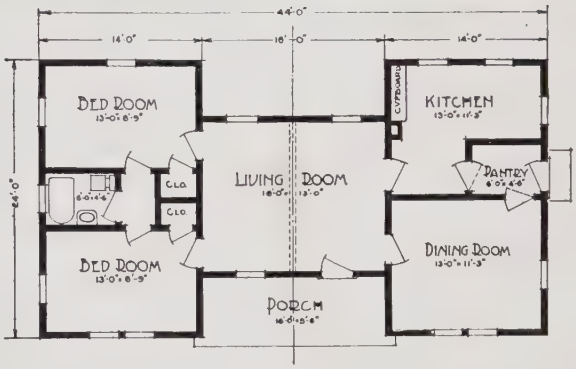
Size, 44x24 6 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Kitchen, $39.50 Net

Height of Ceiling, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors,** also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, 7/8x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick, made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside.** **Putty** is furnished to fill up nail holes.
Price includes **Built-in Kitchen Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Doublyn



FORTUNATE indeed are those who do not have to wait another year to own this Home and there are many. For after all it only requires a few hundred dollars more while rent money automatically cancels the remainder.

But even those who do not wait will miss that rare pleasure of preparing and planning for the future—of earning and deserving that *full appreciation* which comes as a special reward to those who work and wait.

In either case, The Doublyn will find immediate favor. It is a lovely Home and it offers the fullest opportunity to comfort, freedom, Home pride and happiness.

Note the quaintness of its beauty—its symmetrical lines—the charming composure of its appearance. Who would not stop to admire this Home and revel in the picture?

Also, a remarkable plan. Seldom can one find such perfect appointment. Note the living-room with its double view—a wonderful Home room with plenty of space for everything and sunshine the whole day through. It is only a step to the fine corner dining-room—and the kitchen with built-in cupboard and handy pantry. In the other wing, two corner bedrooms—large and light with closets attached and inter-connecting with bath.

Note that each room has cross-ventilation—insuring health at all seasons and cool air currents in summer.

Complete materials cost but $792.30—or $417 down and $18.24 per month for two years. Two men can build The Doublyn in 17 to 18 days.

Remember to ask for full information. There are many more particulars which will be sent at once upon receipt of your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

How Much $458 Can Buy

Specifications and Terms

Price, $482.00 Cash Discount, $24.10

Net Price, $457.90

Or $241.00 Down, Balance $10.54 per Month

With Plaster or Plasterboard, Add $16.00

Size, 20x24 4 Room Home

Height of Ceiling, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding, 6-inch Clear Red Cedar **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.**

We furnish a **2-member baseboard,** the shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **built-in cupboard** and **cedar-lined closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Colwyn

WHEN you buy a house—no matter where—you pay the cost of production plus a profit to the one who sells it. For these costs must be carried and no concern can exist without income.

But there is a vast difference in production costs. Some lumbermen waste a large part of the log—some try to produce with out-of-date machinery—some lose through lack of power in buying or through inefficient handling.

And the man who buys the lumber or the houses that they sell must pay for something he did not get.

The man who buys from a retail yard or an old-fashioned manufacturer, pays—and pays—and pays! He buys 20% of lumber waste—he buys 20% of retail profits—he buys handling and freight and commissions; and he buys three times too much labor. Or he buys poorly worked materials—cheap quality—weak construction, if he is so ill-advised as to deal with *unproven* responsibility or proven *irresponsibility.*

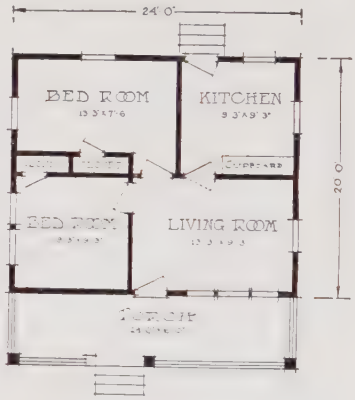
Let him compare—dollar for dollar in value—and see where his money buys the most.

The Colwyn, for instance—a fine cottage of four rooms—two closets—full length porch—built-in cupboard—back steps, complete according to the best standards of workmanship and construction for $850.

This saves the average buyer $225—not an estimate but a *proven fact!*

Two men can build it in 9 or 10 days.

Write for particulars and learn more about how to save and get a practical plan.



FLOOR PLAN

"Even Better Than Expected"

F—, New Jersey,
Nov. 29, 1915.

My home is going to look even better than we anticipated and we are delighted with the effect you have worked out for us and could not but be pleased with the lumber. Many people have inquired where we got it and said it was the best they had ever seen put in a house.

We are delighted with so many things about your houses that I wish, if possible, to build another one on our adjoining lot.

Mary L. Rice

The Sterling Stamp on Your Home Means the Same as on Your Silver

$300 More Cannot Buy Its Equal

Specifications and Terms

Price, $556.00 Cash Discount, $27.80
Net Price, $528.20

Or $278.00 Down, Balance $12.16 per Month for Two Years

With Plaster or Plasterboard, Add $20.00

Size, 20x30 5 Room Home

Oak Floors and Finish throughout Living Room, $19.75 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers**.

One-inch **sheathing** is furnished for **outside walls, sub-floors,** also roof boards.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **full** porch material as shown, **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Terrestre

IT will come to you, as it does to every Home-builder eventually, that the only way to determine which of the many offers you will accept is to compare the *actual, naked values,* point by point. After this is done—after all the important factors have been weighed on the scales of your judgment, here is what you will find:

1st. That Sterling plans are unrivaled in beauty, technique and arrangement.

2nd. That Sterling materials are far superior to every other "grade"—in *soundness,* in *season* and in *finished appearance.*

3rd. That Sterling construction provides for double-strength over spans, under carrying partitions—that by scientific bracing, the building is solidified into a single rigid unit—that joints are perfect in match by reason of polished manufacture—that one hundred and four *exclusive* construction features are included which are vitally necessary.

4th. That your Sterling Home will be built in less time, by reason of accurately cut materials and Systematized operation This saves expensive labor.

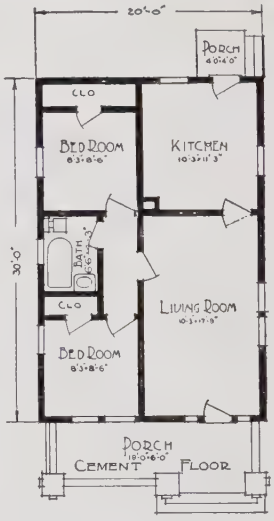
5th. That, although Sterling prices include 20 per cent more materials, 50 per cent stronger construction, selected quality, perfected plans, close Service and a tremendous advantage at every point, the costs are *lowest* in *every comparison.*

6th. That your Sterling Home is prepared and vouched for by the greatest building responsibility in the country—that, to date, it is the only offer which gives you the convenience of credit and a *cash-in-your-hand-guarantee.*

Study the Terrestre. Note the strong, timber-trimmed porch—the full sized rooms—the built-in cupboard and cedar-lined closet—the delightful arrangement and the refinement of this plan. Note that hall separates private quarters from visiting rooms and that full closet space is afforded.

Then buy your Home where *Homes* are *made* by a System which has the power and equipment to make them. The Terrestre will bring you pride—not regret.

Send information blank at once for full particulars.



You Will Say the Same

P—, Mich.

My car arrived Dec. 10th and I have all unloaded and drawn home. Everything looks fine. The lumber is far better than I could get at the local lumber-yard—every board and timber smooth, straight and sound. We could not find a single knot in flooring, ceiling, doors, sash, siding, shingles, inside and outside finish.

The plasterboard is the best known brand; also varnish and paint. The hardware is the best I ever saw, especially the door lock sets. Everything is beautiful.

Guy Hinchey

The Sterling Stamp on Your Home Means the Same as on Your Silver

$12.23 a Month Buys It

Specifications and Terms

Price, $559.00 Cash Discount, $27.95
Net Price, $531.05

Or $279.50 Down, Balance $12.23 per Month for Two Years
With Plaster or Plasterboard, Add $21.50
Size 20x34 6 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $28.60 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Modele

TWELVE dollars a month would be a small rent for this fine, sturdy Home. Yet $12.23 a month will buy it in *two years* after a cash payment of $279 has been made.

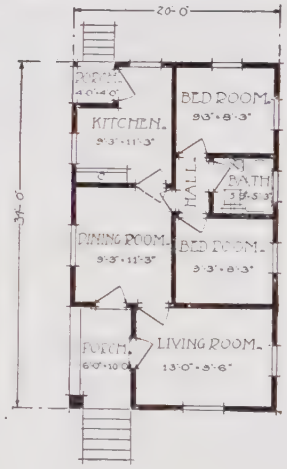
This payment plan is for your convenience. We know that many people who want to build at once are forced to wait until other properties or securities have been converted into cash. So we are offering credit that all may immediately enjoy the advantages of a Sterling Home.

The Sterling System has made Home-building not only easy but impossible to resist. Think of a Home like this for $531 complete! See how little is required in cash payments and how the rent money which you are wasting will buy Home-ownership and make you your own landlord!

Then consider the practical points of this popular plan. Remember the excellence of quality—the double strength of construction—the convenience of buying the *complete* materials already prepared for their place. Could you ask for more liberal treatment?

You will save according to record, an average of $250. And you can be paying next month's rent to yourself.

Write for full description and particulars when you send your information blank.



"Saved $150 in Material Alone"

O—, Michigan,
Nov. 15, 1915.

I want to say that in buying a house of you there was a probable difference of $150.00 in the material alone and it was less work to put together.

Nelson Lounsbury

The Sterling Stamp on Your Home Means the Same as on Your Silver

Save $250 On a $537 Investment

Specifications and Terms

Plan A—Price, $566.00 Cash Discount, $28.30
Net Price, $537.70
Or $283.00 Down, Balance $12.39 per Month
Size 20x32

Plan D—Price, $582.00 Cash Discount, $29.10
Net Price, $552.90
Or $291.00 Down, Balance $12.73 per Month
With Plaster or Plasterboard, Add $19.00
Size, 22x32 5 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $27.25 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on page 27.

The Leon

NOT an estimate, but a *proven fact!*—the average buyer saves over $250 on this charming, distinctive bungalow. Your profits may be even more.

When you *know* this, why dicker with hand-saw methods—why take a chance with lesser responsibility?

Can you hope to find a better arrangement of space for 5 rooms and bath?

Do you for one moment suppose that Sterling material can be picked out by a local dealer or mail-order jobber who has to sell what the market gives him?

And is there another System in existence which manufactures with such smooth polish and perfect precision?

The Leon contains one hundred and four exclusive features of construction. Don't buy less. Don't be content with the old standard of hacking things out and building by guess.

Put this Leon up *right* in just 11 days, ready for the finishing touches which you can do any time.

The Sterling System is ready to give you all you could ask for your Home—and save you just $250 by record.

When you send information blank, please specify your choice of Plans "A" and "D." Then we can give you the full particulars.

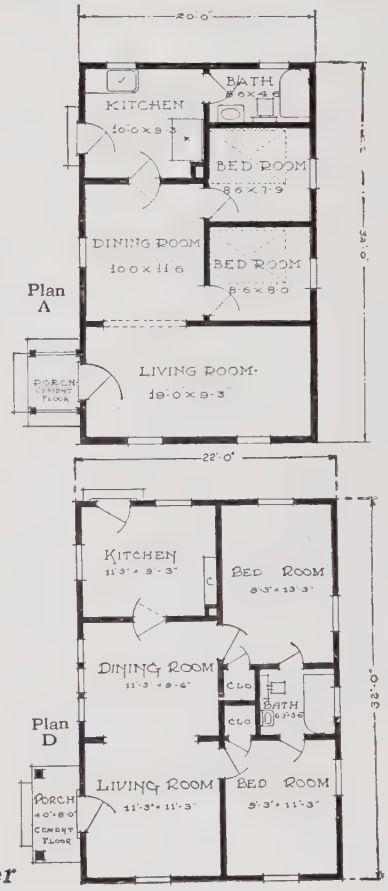
"Saved $300; Mightily Pleased"

H—, Pa.

I first saw it in the Michigan Farmer, February the 6th, and will also state that I find your Company all that they represent, and I am very glad that I found the advertisement as my wife and I are mightily pleased with the Home that we got from you.

It is not quite finished yet, but I know that we will like it still better, and as to the material, it was all first-class. I am sure that I have saved three hundred dollars by purchasing the home all ready cut out.

R. D. Barclay



The Sterling Stamp on Your Home Means the Same as on Your Silver

Why This Beauty Sells for $597

Specifications and Terms

Price, $628.50 Cash Discount, $31.43
Net Price, $597.07

Or $314.25 Down, Balance $13.75 per Month for Two Years

With Plaster or Plasterboard, Add $19.50

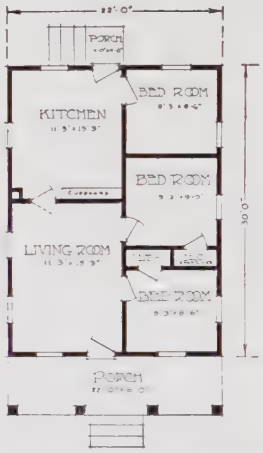
Size, 22x30 5 Room Home

Oak Floors and Finish throughout Living Room, $22.25 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Glen Ellyn



IF you are seeking the cosiest, most comfortable five-room arrangement imaginable at the lowest price possible, you need go no further. For this graceful Glen Ellyn fulfills all requirements.

But do not get a mistaken idea about this offer. It includes more than a perfected plan and more than an unbeatable price. The most important advantages are yet to be seen.

Here is positively the highest grade Home that any amount of money could buy. *Not* common materials—*not* hacked out and cut to pieces by a hand-saw, but, instead, the strictest quality that experts can pick from all our stock, manufactured with polished precision by power machines which automatically perform the work of three hundred men and waste nothing.

Furthermore, you get a hundred and four exclusive construction advantages which are entirely exclusive to the Sterling System. Also, built-in kitchen cupboard, handy back porch and cedar-lined closet.

Then, as an additional convenience and a cash guarantee, we leave half the amount in your own hands, to be paid only if satisfied, at the rate of $13.75 per month.

Perhaps you wonder why we have gone to such extreme lengths in every direction and then save you just half in cost.

Let us tell you why.

You are known by a great many people. When your Home is finished they will come to you and ask you how you like it and our entire future business in your community depends on your answer. That is why we are preparing the answer for you now with a $281 saving—and a most efficient room arrangement—and the finest of the finest in quality—and the strongest construction conceivable.

The only reason why this beauty sells for $597—is because it cinches future business. Ask for full particulars on your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

"Saved $200—Pieces Fit Perfectly"

Specifications and Terms

Price, $652.00 Cash Discount, $32.60
Net Price, $619.40

Or $326.00 Down, Balance $14.26 per Month for Two Years

With Plaster or Plasterboard, Add $24.00

Size, 22x32 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $26.95 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Summit

THERE are larger Homes than this. There are more expensive Homes. But never has one been built of finer materials or with more precise construction. It is no wonder that its owners display such pride.

Read what Mr. Brandis says. Don't you suppose *he* knows more about it than the retailer who is afraid to compare grade for grade and dollar for dollar? And Mr. Brandis is only one out of hundreds who will tell you the same thing.

Don't be persuaded against your judgment by men who want to be on your pay-roll three times as long as they should be. Read what Mr. Schaible says. His labor cost was a small item.

Look over the plan. See how compact and well-arranged it is. Treat this offer with the important consideration that it deserves. Write to us for full particulars when you send information blanks. Then, decide by the facts.

"Saved $200—Everything Good"

P—, Mich.

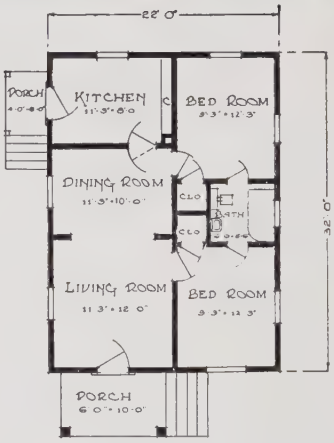
I built one of your houses this summer, the "Summit." The material was all good. Everything fit and went together perfectly.

The "Summit" is a neat and sightly looking house and has more room on the inside than it looks on the outside.

I saved about two hundred dollars by building in this way.

A person can put up a house like this in short time where everything is cut to fit. To find where every piece goes is easy, as the blue-prints show where each belongs.

William Brandis



"Fit Perfectly—One-third the Time" R—, Mich.

Received our Home, "The Summit," and to say we were pleased with it would be putting it mildly indeed.

Everything went together just dandy. Our Home was erected and ready for occupancy in just fifteen days, two carpenters and myself part of the time doing the work.

We paid our carpenters 35c per hour. The cost of erection was $105.00. The carpenters said such a house could not have been put up in less than six weeks had it been other than ready-cut; therefore, our carpenter bill was about one-third of what another house would have cost.

Every piece of lumber fit perfectly and there was plenty of material to finish and lots left.

You can depend on me for boosting the "Sterling Homes" every time.

Geo Schaible

The Sterling Stamp on Your Home Means the Same as on Your Silver

30x26—Only $684

Specifications and Terms

Price, $720.00 Cash Discount, $36.00

Net Price, $684.00

Or $360.00 Down, Balance $15.75 per Month for Two Years

With Plaster or Plasterboard, Add $25.00

Size, 30x26 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $32.00 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood in **good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving **a clear surface.**
Flooring, $\frac{7}{8}$x3$\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take **a fine polish.** We furnish **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1$\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1$\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1$\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Gordon

IRRESISTIBLE in plan—unapproachable in price! If figures talk, they surely speak volumes on this page.

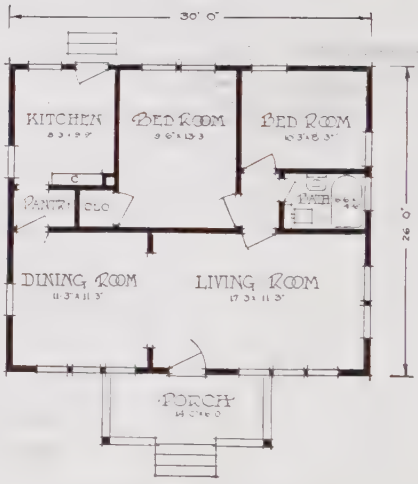
Can you buy the equal of this charming Gordon elsewhere for an even thousand dollars complete?

Can you get such materials—such solidity—such certain service from any other source?

You can find the answer!—Compare! Please do not take our opinion as final. We want you forever satisfied that the Sterling System is unbeatable in every point; and after you *know,* we will deserve your influence.

The Home—a clean-cut beauty; the plan—a splendid arrangement. Note the porch—how much room it affords; then the living-room—over 175 square feet of exceptionally well-lighted space; now through the open portals into the dining-room—11 feet 3 inches by 11 feet 3 inches—and the pantry with open kitchen door and light from adjacent window; cedar-lined closet to the right, cross ventilation in the kitchen—built-in cupboard; two fine bedrooms with hall and bath; windows everywhere—a healthy, handy, happy Home.

And all for $684!



"Perfectly Satisfied"

D—, Michigan.
Oct. 13, 1915.

Am sending you a picture of my house with my wife and myself.

At the present time we have only this one view but thought you might want to use it for advertising.

We are perfectly satisfied with our Home. The inside looks very nice and it is very convenient.

Henry Benson

The astonishing price is due to the extra economy of our System when handling certain lengths. Your saving on this Home should amount to $400—perhaps more. It is also extremely easy to build, requiring only two weeks for two men.

Ask for full particulars about The Gordon when you send your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

$947 For This Unusual Home

Specifications and Terms

Price, $997.00 Cash Discount, $49.85
Net Price, $947.15
Or $498.50 Down, Balance $21.81 per Month for Two Years
With Plaster or Plasterboard, Add $39.00
Size, 24x28 7 Room Home
Oak Floors and Finish throughout Living Room, Dining Room and Hall, $47.95 Net
Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.
We furnish Thick White Cedar Shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch, clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Linen Closet** with **three built-in drawers** and large **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Summerdale

IT never pays to skimp on room. Space is the first requirement of a plan. Large rooms are essential to Home comfort and convenience.

The Summerdale is a Home of extraordinary size—24 x 28 downstairs (porch dimensions not included), and 24 x 34 upstairs, providing full space for five large rooms, two halls, three spacious closets and an exceptional bath.

Note the dimensions of these nicely arranged rooms (no walls or partitions included). See how broad and easy and free from any possible confliction.

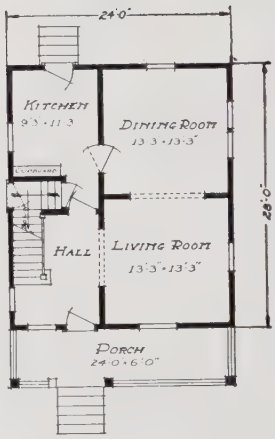
The full-length porch—the built-in cupboard—the cedar-lined linen closet with built-in drawers— the handy back steps and grade with basement stairs are all furnished in full.

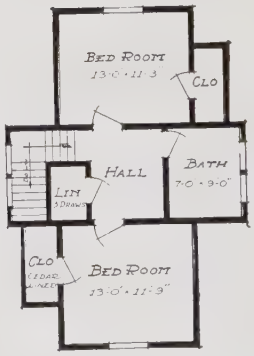
Furthermore, the hardware is complete, even to closet hooks and base knobs. Putty for nail holes. Chair rail in kitchen—closet strips—thresholds—every item complete with the single exception of mason materials.

Also, remember the selected quality of the material and its perfect preparation as well as a hundred exclusive points in strength and construction.

The Summerdale is a real bargain at $947. According to record, you will save $450 and two men can erect it in less than 20 days.

Don't make any arrangements with the hand-saw until you learn the full facts and review all the evidence. Ask for particulars about The Summerdale in your information blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

This Rich Design Affords Untold Comforts

Specifications and Terms

Price, $1,180.00 **Cash Discount, $59.00**
Net Price, $1,121.00

Or $590.00 Down, Balance $25.81 per Month for Two Years

With Plaster or Plasterboard, Add $45.50

Size, 28x24 **7 Room Home**

Oak Floors and Finish throughout Living Room, Dining Room and Coat Closet, $54.25 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Two Built-in Cupboards, Cedar-lined Closet** and **Linen Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Drexel

THE Drexel reveals its aristocracy in every line and feature—a beautiful design, correct in every detail—a plan of rare convenience, affording untold comforts—yet a remarkably economic value. (Compare with last year's price and note our reduction, due to volume manufacturing.)

Note the full-length porch, richly trimmed in the finest weather-woods—distinctive panel railing and stately columns.

The living room, fronted by six fine windows, is light as a sun-parlor; 27 feet by 11 feet 3 inches; a wonderful room. Note the coat closet.

The dining room is large and pleasant. Note the handsome bay window.

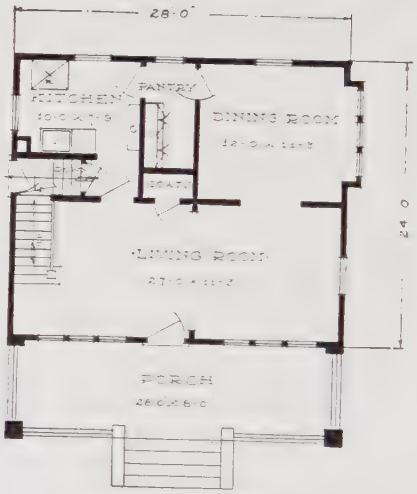
Then, butler's pantry with built-in cupboard and the model kitchen with cross-ventilation and another built-in cupboard.

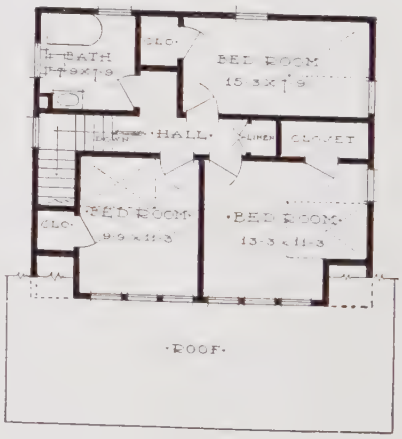
Upstairs, three splendidly lighted bedrooms with closets attached (one cedar-lined), built-in linen closet with full set of drawers and handy well-sized bath located over kitchen for economy in plumbing.

Nothing is lacking except perhaps a fireplace. That is a matter of individual taste and it can be added to plans if desired without additional expense.

Remember that our price includes everything necessary to complete with the single exception of mason's materials. Basement stairs, ceiled grade entrance, full porch material, complete builders' hardware, built-in cupboard, cedar-lined closet, etc. etc., including one hundred and ten exclusive construction features and carefully selected materials.

Send information blank for further important particulars.





A Home That Wins Hearts

Specifications and Terms

Price, $963.00 **Cash Discount, $48.15**

Net Price, $914.85

Or $481.50 Down, Balance $21.04 per Month for Two Years

With Plaster or Plasterboard, Add $33.00

Size, 30x36 **5 Room Home**

Oak Floors and Finish throughout Living Room and Dining Room, $50.45 Net

Height of Ceiling, 9 ft.; Wall Sills, 2x6 inches; Center Sills, 6x8 inches; Floor Joist, 2x8 inches.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, subfloor**, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Redwood **in good lengths**, making fine appearance.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick: made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes **a** beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Kitchen Cupboard, Linen Closet** with **three built-in drawers** and **Cedar-lined Bedroom Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Charlevoix

IN ten days from now, this identical Home—most perfect of its type by vote—can be under course of construction on your lot. And *twenty days* later you can turn your own key in the lock.

This, in part, is what you'll have.

1st. A Home that will win more of your affection and uncover more for your comfort every succeeding minute.

2nd. A Home that no other method can build *half* as well in fifty per cent more time.

3rd. A Home, every piece of which has been selected by experts from the largest empire of direct-selling timber lands in America.

4th. A Home which includes one hundred and ten exclusive advantages in construction and strength. (See page 27 for partial list.)

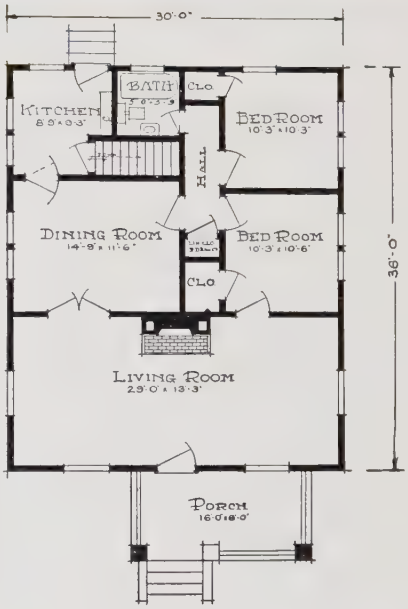
5th. A Home which includes built-in kitchen cupboard, built-in linen closet with full set of drawers, and large cedar-lined bedroom closet; which has two or more windows in every room (note kitchen); which includes back-steps and basement stairs as additions; which will save plumbing expense by reason of adjacent bath and kitchen; French doors in dining-room.

6th. A Home which costs *less* than any house of similar size containing common, undesirable materials—bringing you a clear saving of $500.

7th. A Home that has been planned, picked, manufactured and perfectly assembled by *System.*

8th. A Home that carries the Sterling Mark and Guarantee.

Write for full particulars at once and please send information blank with your letter.



"Pleased in Every Way"

B—, Michigan.

I want to say a few words regarding the home which I bought from you.

I am very pleased in every way, both in the quality and the manner in which the material went together and treatment received from you.

If I should ever build again, would certainly buy a "Sterling" Home.

Yours very truly,

Charles Voss.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Only $699 for This Wonder

Specifications and Terms

Price, $735.00 **Cash Discount, $36.75**

Net Price, $698.25

Or $367.50 Down, Balance $16.08 per Month for Two Years

With Plaster or Plasterboard, Add $25.00

Size, 32x24 **6 Room Home**

Oak Floors and Finish throughout Living Room, Dining Room and Hall, $30.80 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 inches. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling, joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **Sheathing** is furnished for **outside walls, sub-floor**, also roof boards.
We furnish Thick White or Red Cedar shingles, of **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1¾-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light within.**
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Cedar-lined Closet** in front bedroom and **Built-in Kitchen Cupboard.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly the hundred and four exclusive construction features. Partially listed on Page 27.

The Montrose

BY creating this plan, our Chief Architect brought into use a distinctive type of bungalow. It has been a winning model. Through each new season, The Montrose has been met with an increasing popularity that is well-deserved.

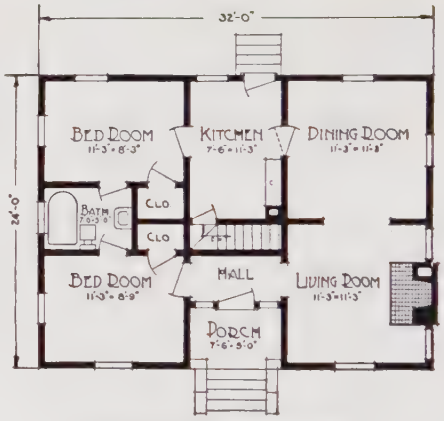
In appearance, this Home is even more lovely than the photograph shows. The cosy porch with wide, rail-capped portals—the high-hung chimney windows—the picturesque dormer—*these* are touches of a master hand.

Inside we find a splendid arrangement—hall leading to living-room with dining-room adjoining, giving over nearly half of the house to one open connected room; two fine large bedrooms inter-connecting with bath—closets in each (front one cedar-lined); the kitchen opens to back stoop and basement stairs (included in price), and here we find a Sterling cupboard built-in for convenience.

Consider, too, the cross-ventilation of bedrooms (extremely necessary in summer)—thirteen Sterling crystal-clear windows in all. Remember that every piece of material has been selected to pass the strictest requirements—that a hundred and four exclusive construction features are included—that full-length and full-size dimension lumber is furnished. In short, remember that this is a *Sterling* Home.

According to record, The Montrose should save you about $300. It will take two men two weeks to build it with standard construction.

Many more surprises about The Montrose will be explained upon request. Send your information blank today and get the full particulars.



Three More Will Build

R—, Maryland.

Gentlemen:—

Received my Home a few days ago and expect to have it completed by the time this letter reaches you. I am very well satisfied with my home so far.

The material in this house is admired by the people in R——— and near by, especially three men who are thinking of building ready cut houses.

If you will write to these men and give them your terms and description of your Homes, as I have recommended your company, you will most likely make some sales.

(Signed)

Wm. Spinter.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Twenty of These Beauties in a Week

Specifications and Terms

Price, $861.00 **Cash Discount, $43.05**

Net Price, $817.95

Or $430.50 Down, Balance $18.84 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Size, 22x26 **7 Room Home**

Oak Floors and Finish throughout Living Room and Dining Room, $43.15

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins. Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.** One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, and roof boards.

Bevel siding, 6-inch Clear Red Cedar or Redwood **in good lengths,** making fine appearance.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill. Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Cedar-lined Closet** in right front bedroom and **Built-in Kitchen Cupboard.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Straitway

WE have a tremendous call for this Home. Orders come from all parts of the country. One mill ships as high as twenty in a week.

The reasons are plain. Please place special emphasis on these advantages, for they are very important and entirely exclusive to the Sterling System.

1st. The Straitway is a stylish, finely-modeled Home outside and in. Comfortable porch—splendid living-room—fine big dining-room with fireplace which can be omitted (Note: Do not change fireplace before you advise with us)—light, roomy kitchen with built-in cupboard—three commodious corner bedrooms with closets attached (one cedar-lined) and handy bath at head of stairs. *An ideal plan.*

2nd. The materials which make up this Home are *flawless.* Sterling selected lumber and Sterling high-test merchandise. A guarantee on every piece and article.

3rd. The Straitway is built by the strongest standard possible to specify, including countless details that are *necessary* but that others omit.

4th. Working plans, prints and instructions are complete, making the erection simply a piece-fitting operation, governed by System throughout.

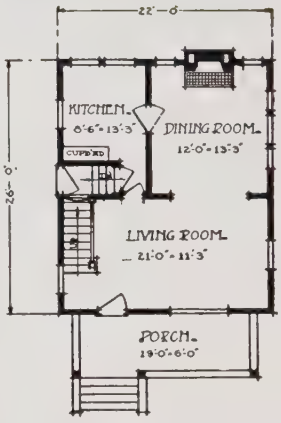
5th. You enjoy the convenience of buying *uniform* plans, *uniform* materials, *uniform* construction and *uniform* service from a single source at one purchase.

6th. You get record-breaking economy for this Home is manufactured in large volume. *The price is only $817!* Figures in hand show an average saving of $433!

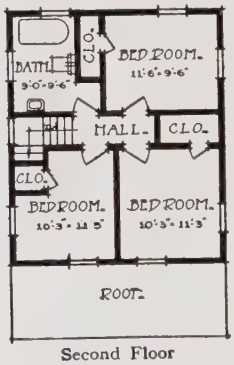
7th. And you are only required to pay $430.50 down—the remainder in two years. $18.84 per month. Note that *your saving is more than first payment!*

8th. Two men can complete the structure in sixteen working days without waste or delay.

Send Information blank for full particulars today.



First Floor



Second Floor

The Sterling Stamp on Your Home Means the Same as on Your Silver

Looks Like $3000—Costs $995 With

Specifications and Terms

Plan A—Price, $1,048.00 Cash Discount, $52.40 Net Price, $995.60
Or $524.00 Down, Balance $22.96 per Month for Two Years
With Plaster or Plasterboard, Add $42.00
Oak throughout Living Room, Dining Room and Hall and Stairs to Landing, $47.35 Net
Size, 24x26 8 Room Home

Plan B—Price, $1,158.00 Cash Discount, $57.90 Net Price, $1,099.10
Or $579.00 Down, Balance $25.31 per Month for Two Years
With Plaster or Plasterboard, Add $47.00
Oak Floors and Finish throughout Living Room, Dining Room and Hall and Stairs to Landing, $50.00 Net
Size, 26x28 9 Room Home

Height to Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White or Red Cedar shingles of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and **varnish** for **two coats inside. Putty** is furnished to fill up nail holes.

Both prices include **Built-in Kitchen Cupboard and large Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs**, but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Senator

NO matter where you live or what your buying facilities are, you could scarcely hope to get the *bare* materials for the Plan A Senator under $1200. Then hand-measuring and hand-cutting would cost you *fearfully*. The waste *alone* would amount to 20 per cent of the lumber.

Yet you can buy the *complete* bill (including valuable things you would never get otherwise) for less than $1000. Nor is that even half! The material which we offer is *selected*—not hoisted upon you with an apology, but with an unlimited guarantee. Furthermore, *all parts come cut to fit*, eliminating the shameful cost and the criminal waste of the *hand-saw*.

If some lumber-dealer tells you that it isn't safe to do business by mail, ask him how he buys *his* materials. And find out if he buys lumber from northern Michigan, Texas, Florida, or Washington. He may be trying to sell you the very stuff that we left, for we sell all discarded material on the open market.

Read what Mr. Golden, an old, experienced contractor, has said. *He* knows what Sterling quality signifies. *He* knows good construction. *He* can appreciate our prices. For this man is a builder.

And there are some two hundred others who will tell you the same about our Senator.

It all simmers down to one conclusion.

The hand-saw cannot compete with the automatic power machine either in cost, in waste saving, in precision, in speed, or in a single point.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Ideal Plans and Solid Construction

The retailer cannot collect profits for himself, for the wholesaler and the broker, pay his extra costs and compete with direct selling.

The retail system hasn't the POWER to select materials—nor to provide perfected plans—nor to furnish double-strength construction—nor to give you two years to pay, etc., etc.

For proof that the Sterling System can give everything that every other can and a hundred advantages that they *can't*, read the letters from the people who *know*.

There never was a Home design any finer than this delightfully big, broad, sunshiny Senator which provides place for everything.

Study the features of this Home and you will understand why The Senator is the *best salesman* we have ever had. One sold seven more Sterlings for us before the interior was finished. Invariably, we have sold other Homes immediately in every community where a Senator has been built.

The striking beauty of the exterior and the model arrangement inside show how square lines may be made beautiful as well as practical. Certainly no design could be more attractive or offer such maximum space, so well apportioned.

In Plan A, we find eight big, pleasant rooms and four spacious closets (one cedar-lined); the bath is conveniently located at head of stairs over kitchen and every room is readily accessible to every other.

For larger families, we have provided Plan B, giving an extra bedroom and additional space to living-room and hall. The kitchen contains a Sterling built-in cupboard and the fine corner bedrooms have good, roomy closets attached (one cedar-lined).

Basement stairs, full porch materials and 110 exclusive construction advantages are included in these cost-saving prices.

Plan A may be purchased for $995.60 cash, or $524 down—remainder at the rate of $22.96 per month for two years. While Plan B with an additional bedroom and larger size costs but $1099.10 cash, or $579.00 down—remainder at $25.31 per month for two years. Either plan will bring you infinite satisfaction but there is such little difference in price and construction cost that Plan B is proving very popular by reason of its extra size and its four bedrooms.

Now before you turn to visit neighboring Homes, take another survey of this handsome, home-like Senator. Note its costly cornice—its special windows—its graceful porch. Read these letters from people who have preceded you in enjoying this Home. Then mark the page, for you will be certain to come back to it later.

When you write, please send your information blank.

A Dining-Room Corner

Saved $800. Everything Fine

South B—, Pennsylvania.

I have my new Senator completed and have been living in it for a month or more. It is grand. I like the plan of the house and it certainly makes a fine appearance outside. The lumber was just as you represented and plenty of it. My contractor said such a house built by contract would cost $2500. This cost me $1800.

Lottie B. Wilson

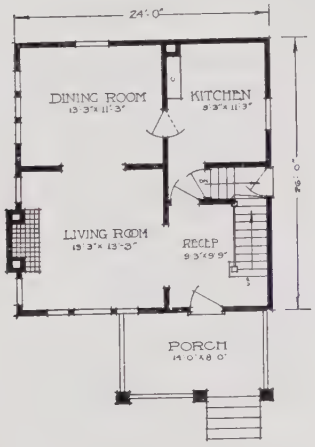
Will Order Another Sterling

A—, Michigan.

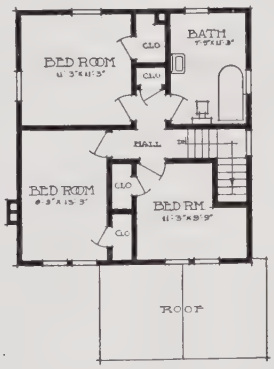
I have been interested in building for the last five years and can truthfully say that I have never seen better material than was sent me in my Senator go into any house. I estimate that I saved between $400 and $500.

I am thoroughly satisfied with my Home and in the near future you may expect another order from me.

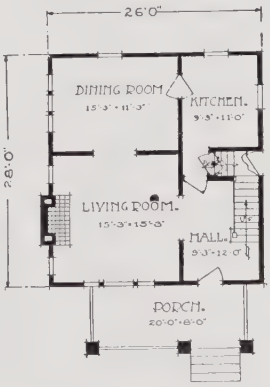
Douglas Golden



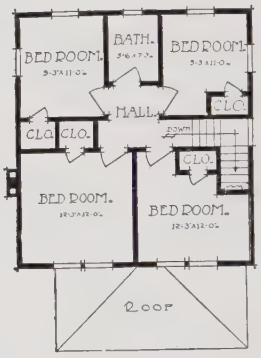
FIRST FLOOR



SECOND FLOOR



FIRST FLOOR PLAN. PLAN 'B'



SECOND FLOOR PLAN. PLAN 'B'

The Sterling Stamp on Your Home Means the Same as on Your Silver

Two Whole Years To Pay

Specifications and Terms

Price, $1,135.00 Cash Discount, $56.75

Net Price, $1,078.25

Or $567.50 Down, Balance $24.85 per Month for Two Years

With Plaster or Plasterboard, Add $39.00

Size, 26x26 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $54.50 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Buffet, Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Windsor

HAVE you considered the *Cash-in-Hand Guarantee* that you will get by purchasing your Home on our easy payment plan?

We do not demand full cash in advance. Instead we meet you half way. You hold half the price—we, the other half, and *you* decide as to whether or not we deserve the remainder.

We trust you to pay us what you think your Home is worth—except that amount will be more than you owe. If it ever falls short, you have the money in your hand. All to gain—nothing to lose.

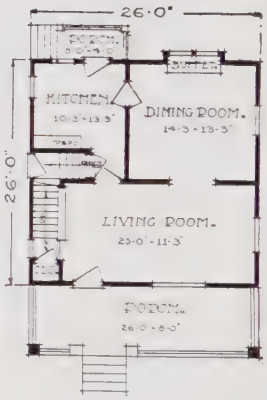
While in quality—pure grade of materials, super-standards of construction, practical arrangements in plan, you know beforehand that these advantages will be yours.

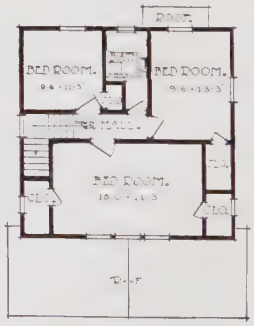
An excellent example is our popular Windsor—a large, handsome, livable dwelling. Full porch—fine, big living-room with convenient coat-closet, exceptionally spacious dining-room with buffet built-in—model kitchen with built-in cupboard, handy porch at rear, and grade entrance at side—three fine bedrooms with four closets (one cedar-lined) and a centrally located bath.

About $1,800 will complete it from foundation up, saving you $500 clear.

Two men can erect it in twenty-two working days.

Send information blank; learn the full facts and get the full advantages.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Saved $500—Best Quality—Fit Perfectly

Specifications and Terms

Price, $1,144.00 Cash Discount, $57.20

Net Price, $1,086.80

Or $572.00 Down, Balance $25.03 per Month for Two Years

With Plaster or Plasterboard, Add $35.00

Size, 28x40 6 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Den, $52.65 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Colonnade, Cedar-lined Closet** and **Special French Doors** into den.
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Worthington

IT is only necessary for you to study this plan and read this customer's letter.

Then you will know exactly what The Worthington offers you and what "Sterling" signifies.

Mr. Swackhamer states that he is a millwright and carpenter by trade. Experience has made him technically acquainted with building materials and construction. Therefore, his expression carries double weight.

With competitive figures at hand, he found a saving of $500. He inspected the materials and construction daily, pronouncing both exactly as represented—extra sound, doubly strong and perfect in every point.

Yet this man has but proven again what thousands already know—and what the whole nation has come to recognize.

See what this offer includes. Six large, pleasant rooms, bath and two closets. *Full* porch materials, built-in cupboard. Exquisite bookcase colonnade (see page 123). Cedar-lined closet. Special finish—special strength—special service. Special attention and care to every detail.

If you are not convinced, keep half the price as earnest money and pay only if satisfied.

Ask for full particulars on your information blank.

"Saved $500—Fine Quality"

B—, Mich., Nov. 29, 1915.

Now that my new Home, The Worthington, is completed and ready for occupancy, I feel that I can conscientiously give you my opinion regarding the treatment I have received from your company.

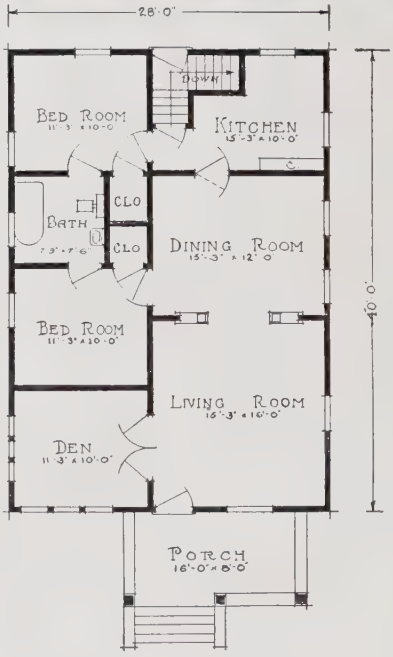
Building this new Home meant considerable to myself and family and you may be sure that we gave the building proposition considerable thought before we finally made up our minds to place our order.

Before giving you my order for this Home, I secured prices from other cut-to-fit companies—also from local lumber yards and contractors. I felt it was good business on my part to do this. Upon comparing prices, I found those quoted by your company to be the lowest in every case. I find that I saved nearly $500.00 by building according to your System.

I am a millwright and carpenter and have followed this trade for many years. Although I did not build this Home myself, I inspected the building operations three or four times daily and must say that I found everything exactly as represented and the material was of the very best quality.

J. E. Swackhamer

View from Opposite Side



Why Not Save This Money?

Specifications and Terms

Price, $1,218.00 Cash Discount, $60.90
Net Price, $1,157.10
Or $609.00 Down, Balance $26.65 per Month for Two Years
With Plaster or Plasterboard, Add $42.25
Size, 30x32 8 Room Home
Oak Floors and Finish throughout Living Room, Dining Room, Den and Sun Parlor, $41.55 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock. Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance, or steel lath for stucco work.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. **We pride ourselves on furnishing** finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; **made from the best** figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Pantry, Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Premier

IF, as the records prove, you can build this stylish Sterling Home with incomparable quality and unequalled construction in one-third the time *for $580 less, why not* save this money and include in your Premier all of the exclusive Sterling advantages?

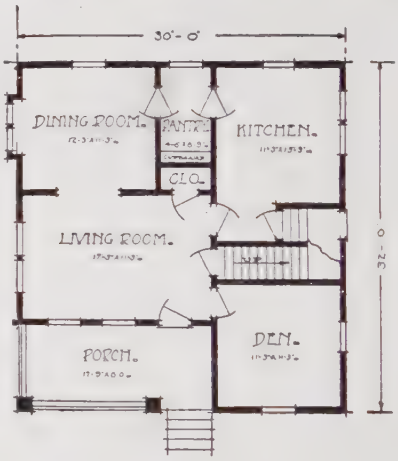
If there is a single feature that we can possibly better, we will do it for the asking. But there positively is not. Under no other than perfect conditions would this Home be offered to you.

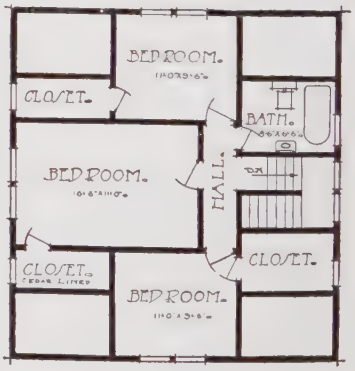
Study this distinctive design carefully. Note how substantial it looks—how trim and distinctive are its lines—how architecturally correct in every detail. Then turn to the plan and see how thoughtfully this arrangement has been planned.

The 8-foot porch has full-width railing and floor which slopes for water-shed. Then, the wonderfully large, light living room with coat closet—only a step to any part of the Home. To the right, a den or library or sewing-room —"the chummy room," as one owner calls it. Now, the model dining room with bay window. Then, the pantry with built-in cupboard leading to a beautiful kitchen, 15 ft. 9 in. x 11 ft. 3 in.—adjacent to both stairs and easily reached from every room. Upstairs, three handsome bedrooms with closets attached (one cedar-lined) and bath conveniently located at head of stairs.

You will make no mistake in this plan. The Premier conforms in every way to the Sterling standard.

Two men should be allowed twenty-four days to complete the structure.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Even the Largest Companies Buy Them

Specifications and Terms

Price, $1,220.00 Cash Discount, $61.00
Net Price, $1,159.00

Or $610.00 Down, Balance $26.69 per Month for Two Years

With Plaster or Plasterboard, Add $45.00

Size, 24x28 7 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $53.30 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features, partially listed on Page 27.**

The Windemere

CONSIDER what it means when the world's largest companies come to the Sterling System for their Homes. For instance, a short time ago we sold a trial order of fourteen Windemeres to an Eastern manufacturer. Since, we have booked repeat orders for about fifty.

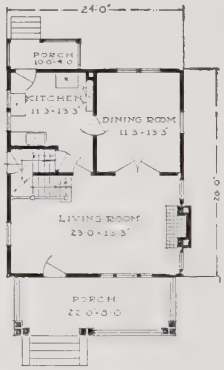
This is *significant.* For if the great industrial concerns with their tremendous purchasing power can find such apparent advantages in the Sterling System, the individual who otherwise would be held to retail prices and the inefficiency of a single operation, can certainly expect much vaster benefits in comparison. And now that all builders, large and small, are finding relief from burdensome costs and heavy wastes in Sterling methods, it looks as if the handsaw and the rule must soon become relics of a bygone age.

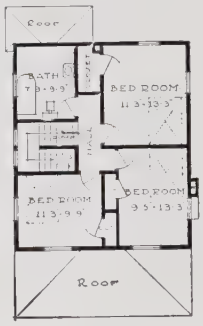
The Windemere has nothing to do with unnecessary retail profits or needless hand labor expense. It comes to you straight from the production source—a fine wholesome Home of impressive appearance with plenty of room and a proper place for everything.

It requires a surprisingly small investment—contains the very acme of quality—includes one hundred and ten exclusive features of construction and is backed by an unlimited responsibility.

With seven large, pleasant rooms and plenty of storage space (one closet cedar-lined)—full front porch—convenient rear porch—built-in cupboard—French doors in dining room—a model arrangement throughout—this plan offers you superlative comfort in addition to high grade and low cost.

Ask for particulars on your information blank.





—, Mich., Dec. 1st, 1915.

International Mill & Timber Co.,
Bay City, Mich.

Gentlemen:

Now that we are living in our new Windemere home, I want to tell you how well satisfied we are in every way.

We appreciate our new home more each day, and can truthfully say that were we to build again, we would build the same house in the same way—would not change a single thing.

The house is built as well as it can possibly be, and the lumber is the very best, because I have investigated it myself.

The best part is that I saved $393.00. I am perfectly satisfied.

Jas. R. Peterman

The Sterling Stamp on Your Home Means the Same as on Your Silver

Peerless in Plan and Quality

Specifications and Terms

Price, $1,497.00 Cash Discount, $74.85
Net Price, $1,422.15
Or $748.50 Down, Balance $32.75 per Month for Two Years
With Plaster or Plasterboard, Add $55.50
Size, 32x26 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall, Den, Toilet and Sun Parlor, $101.10 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.

Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving **a clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **a 2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Pantry Cupboard, Table and Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Waldemar

BEFORE the Sterling System came, only the rich could have afforded such a Home. But now this peerless beauty is within the limit set by thousands of purses.

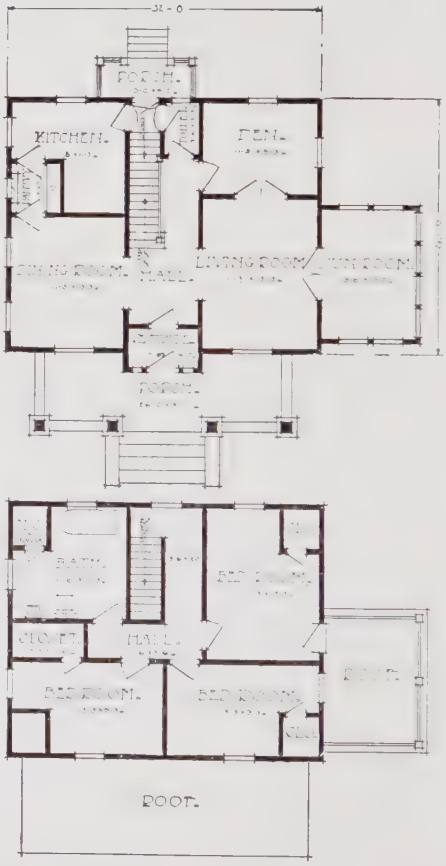
Instead of paying $3000 for a common house you can now possess this distinguished residence for a lesser sum and gain a multitude of comforts which heretofore were far out of reason.

No amount of money could build a Home more complete. Every line blends in harmony just as every piece fills an exact place in the double-strength construction.

Note the size of the porch—then, through the vestibule into a hall from which every room is readily accessible. The spacious living-room leading to sun parlor or to den through Sterling French doors. The dining-room leads to a handy butler's pantry where Sterling craftsmanship is shown by built-in table and cupboard. Then the kitchen convenient to back porch, basement and toilet at the end of the hall. Upstairs, three fine bedrooms with ample closets—large bath with built-in cedar-lined closet and full set of drawers. Note that the rear bedroom leads through a French door to terrace which a collapsible awning transforms into a sleeping porch.

According to record, your saving will amount to about $1000 and two men in 36 working days can complete erection.

Ask for particulars on your information blank.



The Sterling Stamp on Your Home Means the Same as on Your Silver

A Winning Example of Home-Making Art

Specifications and Terms

Price, $1,512.00 Cash Discount, $75.60
Net Price, $1,436.40
Or $756.00 Down, Balance $33.08 per Month for Two Years
With Plaster or Plasterboard, Add $45.50
Size, 40x26 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall and Closet, $65.10 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock. Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding 10-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a fine **polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Linen Closet, Cedar-lined Closet, Clothes Chute** and **two Built-in Cupboards.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Van Dyke

OF all the arts, there is none which brings to bear such important influence on the nation or which plays such an important part in moulding individual character as does Home-making.

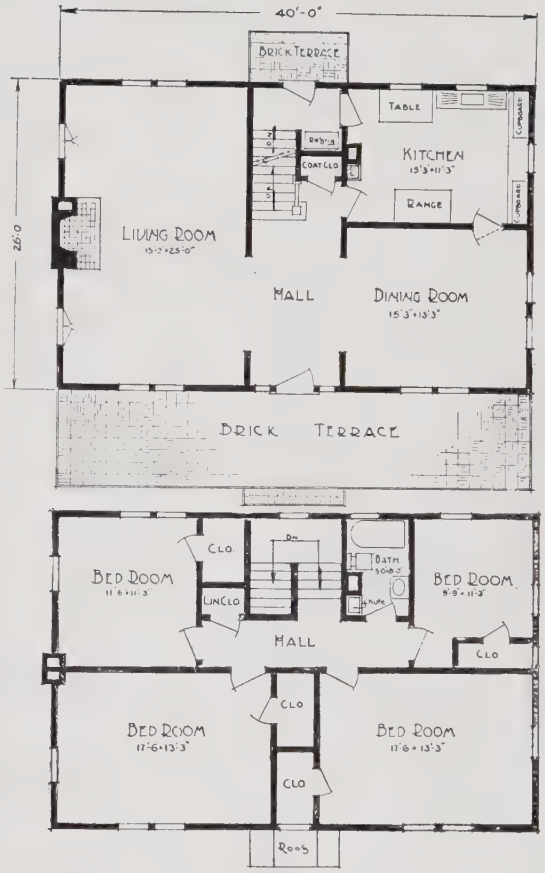
Nor is this art an easy accomplishment. Training, technical knowledge and experience are among its essential prerequisites. For in addition to requiring the highest aesthetic sense, Home-making demands the greatest practicability in execution.

As an example, this winning Van Dyke is first an architectural achievement. Its lines are beautifully symmetrical. Its arrangement is ideal. Many without further thought would call this a perfect Dutch Colonial design.

Yet it must be recognized that execution is fully as important as *Plan* and that the Sterling System which has the power to select befitting material and the equipment with which to prepare these materials with polished precision can alone make the *completed* Home as you would have it made. Otherwise the desired results could never be attained to an equal degree of perfection at *any* price—or, even *in part* for several hundred dollars more than the cost of this systematic operation.

Your study of The Van Dyke will unfold to you many delights in the unique beauty of its appearance—in the spaciousness and thoughtful appointment of its interior. But full appreciation cannot be gained from its brief inspection here. Let us send you interior photographs with the full details of the offer. Then, see what a wondrous Home it is.

Ask for these particulars when you send your information blank.



The Sterling Stamp on Your Home Means the Same as on Your Silver

Two-Story, 26x34—Only $1176

Specifications and Terms

Price, $1,238.00 Cash Discount, $61.90
Net Price, $1,176.10
Or $619.00 Down, Balance $27.08 per Month for Two Years
With Plaster or Plasterboard, Add $43.75.
Size, 26x34 9 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $37.30 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar Shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Prices include **Built-in Pantry with four shelves** and **Cupboard**; also **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Monarch

A FINE, big Home for the large family at an amazingly low price. Note the *size* of this most practical design—two-story, 26 x 34, and consider all that it includes.

Note the spacious living-room—the immense dining-room—the kitchen with built-in pantry containing four 1 x 12 shelves on one side and full built-in cupboard on the other, lighted by glazed door and convenient to back yard. This is a *remarkable* kitchen!

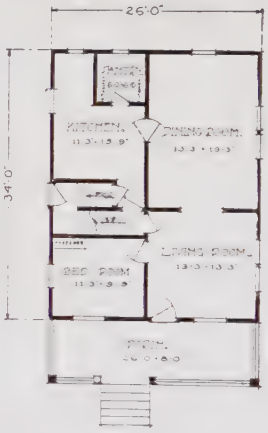
Then five commodious bedrooms with good closets attached (one cedar-lined)—one downstairs for the member of the family who prefers a ground-floor room.

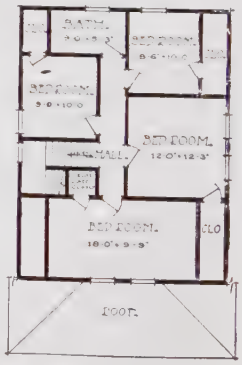
Note also that bath is located over kitchen making the plumbing economical—and that the *full* porch materials, grade entrance and basement stairs are included in price.

This splendid, sensible Home costs but $1176.10. Every piece of material is carefully selected to meet the strictest requirements ever set. It will save you $550 in building and an almost equal amount in future repairs. For the Monarch built by the Sterling System will be sound as a bullet to the extreme limit of material existence.

Lay the hand-saw away with all the other wasteful implements of hand labor production. Build this Home according to modern, scientific principles. Save 47 per cent and get a *real* Home in one-third the time.

The full particulars will prove very interesting. Send information blank and receive a complete detailed account of this offer.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Ten Fine Rooms—Eight Closets—$1336

Specifications and Terms

Price, $1,406.80 Cash Discount, $70.34
Net Price, $1,336.46
Or $703.40 Down, Balance $30.77 per Month for Two Years
With Plaster or Plasterboard, Add $57.20
Size, 28x36 10 Room Home
Oak Floors and Finish throughout Living Room and Dining Room and Closet, $39.55 Net.
Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates** 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside.** **Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Linen Closet** with three drawers and **Cedar-lined Closet** in front. Etc.

The Stronbilt

IN cost per square foot, The Stronbilt is by far the most economical Home on list—an *amazing* money-saver.

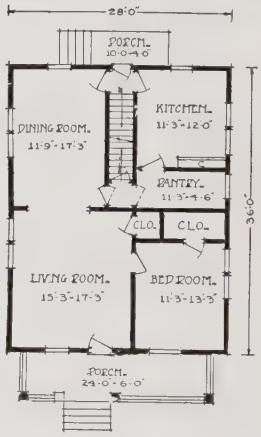
According to average you will save $790! And that should interest any man no matter how rich or careless.

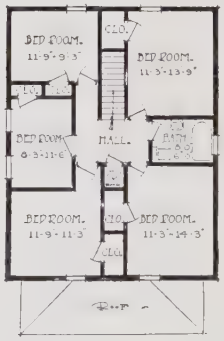
But price is only one of the Sterling features of this Home. In addition to being the lowest in price, it is the *easiest* to build! Two men and two hammers can complete the entire structure in twenty-six days—and build it fully fifty per cent better than it could be hacked out by handsaw.

Furthermore, every stick of timber—every article of merchandise that enters this building is uniformly the finest in quality that America's greatest building power can select. To prove our confidence in this material we let you hold *half* the money in your *own* hands as guarantee.

Think of buying this plan with full front porch, coat closet, handsome living-room with exceptionally large dining-room and kitchen with its built-in cupboard and 50 square foot pantry, handy back porch, back stairs convenient to all working rooms, six wonderfully pleasant bedrooms with closets attached (one cedar-lined), bath and built-in linen closet with drawers—*all complete ready for the nail at $1336!*

Learn more about this offer at once. Just mention it when you send information blank and you will receive full information by return mail.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Let This Favorite Save You $600

Specifications and Terms

Price, $1,250.00 Cash Discount, $62.50
Net Price, $1,187.50
Or $625.00 Down, Balance $27.34 per Month for Two Years
With Plaster or Plasterboard, Add $45.50
Size, 24x28 8 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $59.10 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.
Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Pantry** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Imperial

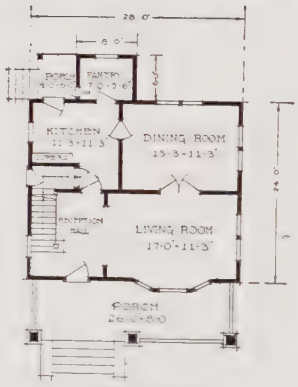
A RARE combination of style, quality and exceptional economy that has been pre-eminently successful as a Home. The Imperial is perhaps the most universally admired of all two-story Sterling Homes.

Built on square, trim lines, it affords maximum space per dollar invested and by reason of a continuous flow of orders from new owners, we have been able to reduce our manufacturing costs by cutting several at one time, thus saving buyers an extra percentage which increases the average. Also, is a very easy Home to build. Your saving will be over $600.

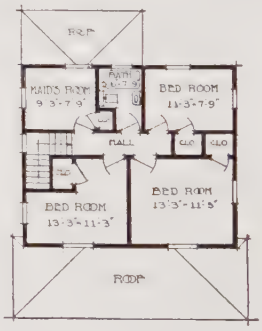
Please note this plan carefully. Consider the full-length 8-foot porch with its broad, inviting steps and panel railing. A delightful place in the three good seasons. Now—the reception hall with stairs, entrance to kitchen or basement or leading through wide portals to a nice, big living-room with bay window—then, through French doors to the 15′3″x11′3″ dining room—large, light and airy. The kitchen we find is perfectly appointed with built-in cupboard—large, light pantry and handy porch at rear—refrigerator door from porch to pantry—two large windows, adjacent to basement stairs.

On the second floor, we find two splendid bedrooms with closets (one cedar-lined) and two others befittingly smaller but ample in size and equally provided with cross-ventilation and closets. The bath is centrally located.

We will be pleased to send you volumes about this favorite Home. Ask for full particulars. Under no conditions should you buy or build or contract until you have sent information blank and learned all of the *facts*.

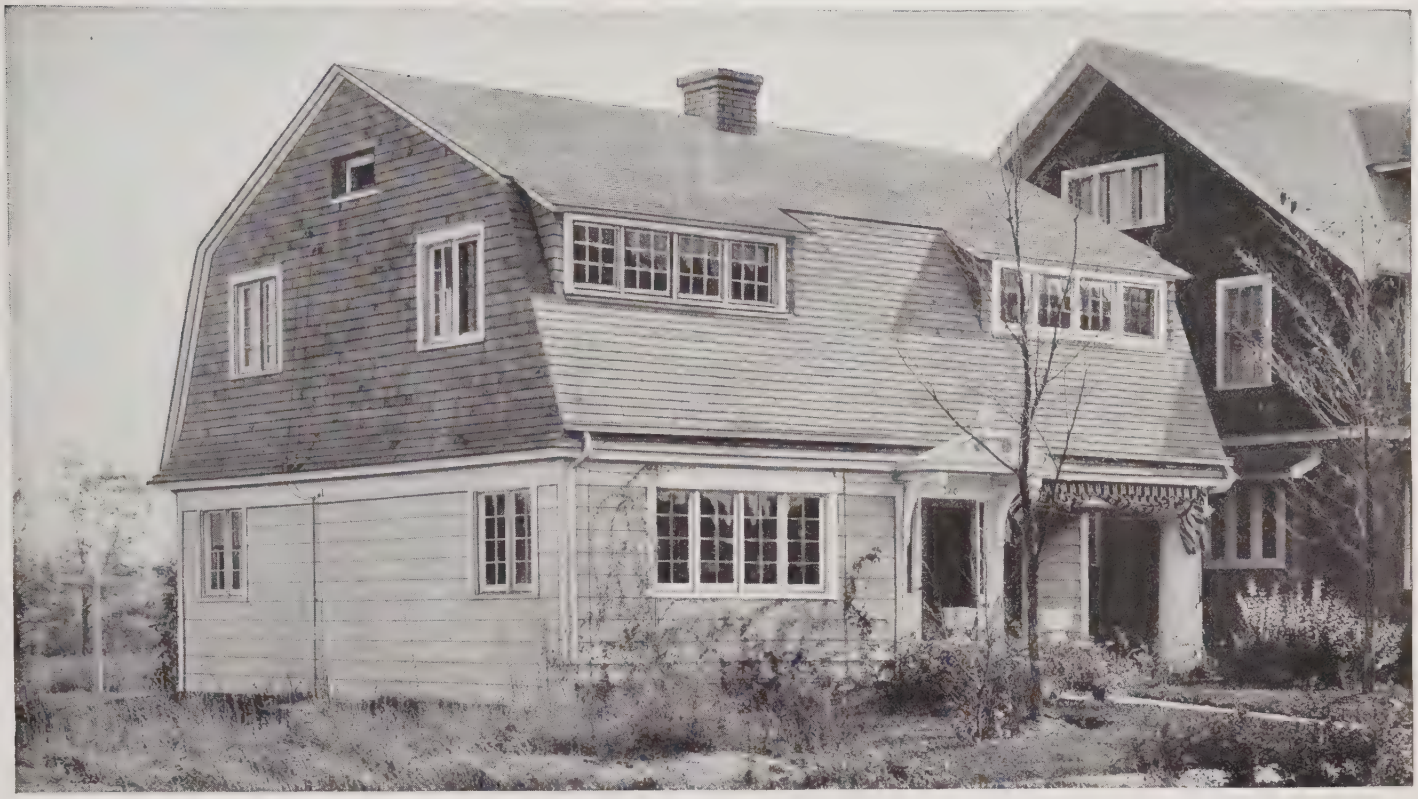


FIRST FLOOR



The Sterling Stamp on Your Home Means the Same as on Your Silver

Which Surprises Most—Beauty or Price?



Specifications and Terms

Price, $1,380.00 **Cash Discount, $69.00**

Net Price, $1,311.00

Or $690.00 Down, Balance $30.19 per Month for Two Years

With Plaster or Plasterboard, Add $49.00

Size, 26x34 **8 Room Home**

Oak Floors and Finish throughout Living Room and Dining Room, $66.35 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 10-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what others furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Linen Closet with drawers.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27

The Palisade

BUILT in the richest suburb of New York City, this Home-on-the-Hudson follows true to type the quaint motif orginally conceived by the Dutch Colonial forefathers in that same vicinity.

Yet the Palisade is not exclusively a New York design. It has been received with universal favor by the keenly appreciative—West, South and North.

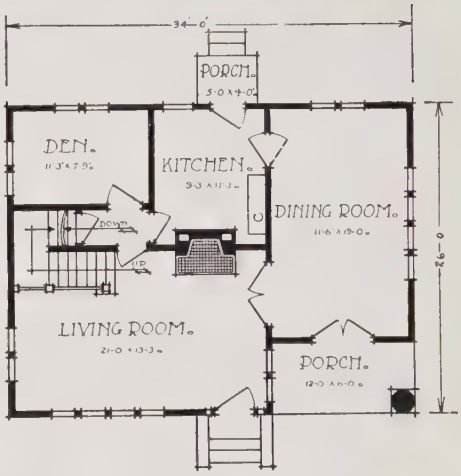
We have good reason to be proud of a work which stands so high in the circles of Creative Architecture. Many have patterned after the design but none have claimed an equal to the perfect ensemble of this exquisite, charming Home.

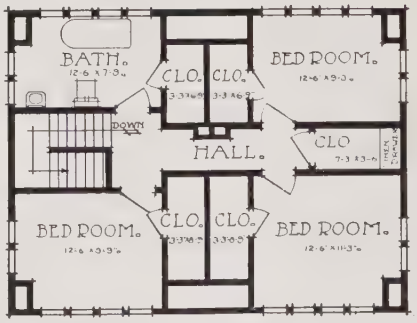
Note the distinctive entrance—the porch opening through French doors into a beautiful dining-room, through French doors into living-room, a splendidly windowed, large, fine room. Stairs up—or through hallway, down to basement or into a light, cozy den—or into kitchen which contains built-in cupboard of highest quality, also convenient porch at back.

Second floor—three sun-parlor bedrooms and bath—four remarkably roomy closets—cedar-lined linen closet with full set of drawers—a wonderful plan!

This complete Home—done in Sterling material, built by Sterling standards, costs you $1311! You save $617.

Full particulars will be sent on request or order can be executed at once.





The Sterling Stamp on Your Home Means the Same as on Your Silver

A Beautiful Garden Home Plan

Specifications and Terms

Price, $1,861.00 Cash Discount, $93.05 Net Price, $1,767.95
Or $930.50 Down, Balance $40.71 per Month for Two Years
With Plaster or Plasterboard, Add $60.00

Size, 24x36, with Wing 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall and Coat Closet, $95.10 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 10-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front doors are $1\frac{3}{4}$-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Buffet, Three Built-in Cupboards, Clothes Chute, Linen Closet Drawers** and **Two Cedar-lined Closets.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Lawnsette

WHY *should* a fine Home face a street in preference to a lovely private garden? Or better still, why shouldn't it face *both* ways, though directed in the main upon a private and more pleasant scene, the beauty of which is under the control of ownership?

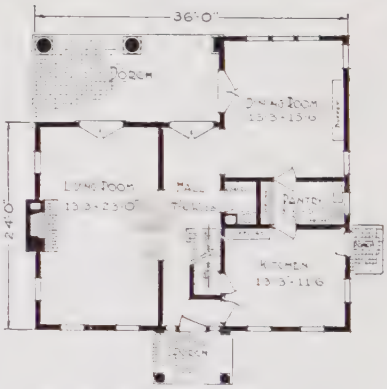
We advance this merely as a suggestion—for The Lawnsette is reversible if so optioned by its owner. We know, however, that the plan has proven *very* successful and you will agree that the Home is charmingly adapted to the setting.

Note the ready access to porch and lawn from all points downstairs. Picture the view from the dining room and the dormer bedrooms. Imagine your Home facing a lovely garden. Think what you could do with such a landscaping opportunity.

Now see how completely The Lawnsette fills the requirements of plan. Look through the living room, hall, handy coat closet with lavatory and clothes chute, dining room with built-in buffet, pantry and kitchen with three built-in cupboards.

Upstairs, a broad hall connecting a central bath and four handsome bedrooms, with closets attached (one cedar-lined)

The Lawnsette is a beautiful residence throughout and its cost under the Sterling System is ridiculously small.



The Sterling Stamp on Your Home Means the Same as on Your Silver

True in Type and True in Quality

Specifications and Terms

Price, $2,013.00 Cash Discount, $100.65

Net Price, $1,912.35

Or $1,006.50 Down, Balance $44.03 per Month for Two Years

With Plaster or Plasterboard, Add $55.00

Size, 26x36, with Wing 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall and Vestibule, $71.25 Net.

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 10-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{4}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front doors are $1\frac{3}{4}$-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Three Built-in Cupboards** and **Two Cedar-lined Closets.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Radcliffe

NO architectural contour could be more attractive than the finely-chiseled features of this true Colonial Home. Nor is it possible by the same Sterling token for any other method to attain any such results as those assured by the *true* quality and *true* construction of our selective, exclusive System.

If you are one of the majority who admire the true Colonial, you have here found a design that will delight you equally with its appearance and its wonderful plan.

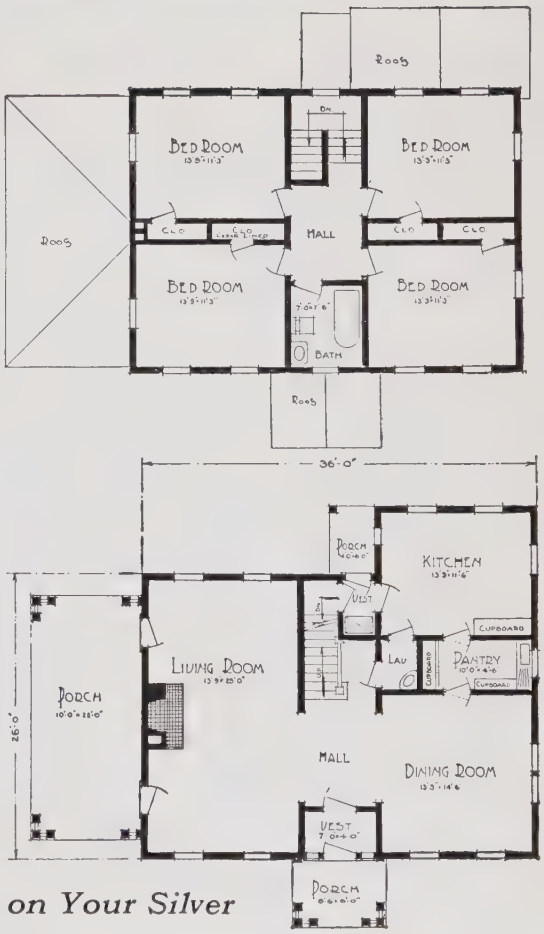
Then if you are a normal buyer, figures will begin to count—labor costs, extra expenses, waste. But it's a mistake to let price stand first. Even though we save you fearful expense, it is of secondary importance. Look what our figures represent.

There are cheap things in every industry. But we haven't any use for such in *our* business for we do not care to tarnish the good name of Sterling.

When we of the Sterling System tell you that you can be certain of the best results from but one source, we know wherein we speak. We know the *results*—and results are what you want.

This page is merely preparatory to a completely detailed account of the offer. We want you to have full information before you place your order. For if you go even half-way to the bottom of the building business, it is inevitable that your new Home will be built to stay and built to save by the Sterling System.

Please request particulars on your information blank.



The Sterling Stamp on Your Home Means the Same as on Your Silver

When You Build, Build a Home

Specifications and Terms

Price, $1,170.00 Cash Discount, $58.50

Net Price, $1,111.50

Or $585.00 Down, Balance $25.61 per Month for Two Years

With Plaster or Plasterboard, Add $43.00

Size, 32x26 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall, Vestibule and Den, $53.45 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.

Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, subfloors** for both first and second story, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Kitchen Cupboard, Linen Closet** with **Three Built-in Drawers,** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Maillard

INSTEAD of buying so many feet of this, and so many pieces of that and so many pounds and gallons and sacks, etc.,—instead of buying a disorderly, wasteful, bothersome house, why not buy a *real Home*, completely assembled, expertly selected and accurately prepared?

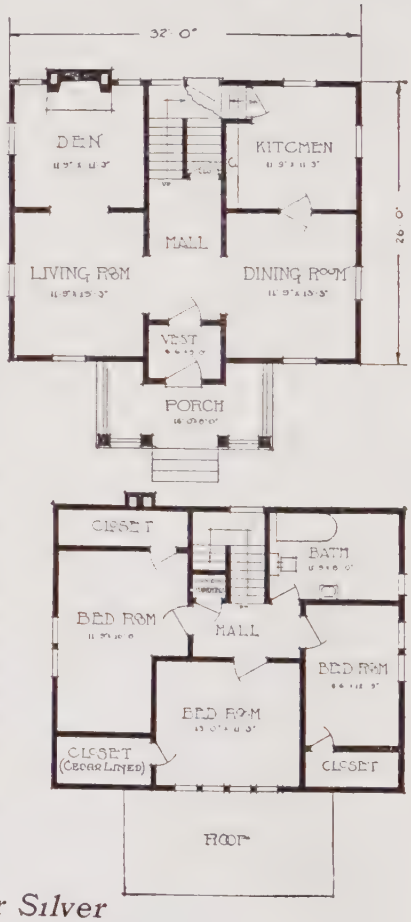
Think of the worry and annoyance which our Service eliminates! Think of the uniform quality—the extra construction—the finely-wrought plans—*the whole responsibility* taken over on competent shoulders!

Don't build a "house." Build a *real Home* in one-third the time—a *real Home* throughout every detail of construction—a regular, spick and span place that you *know* will be built right and save you money and time and bother.

The Maillard needs no one to point out its beauties and comforts. Every man and woman can easily appreciate its advantages—the rich sweep of space from dining room through to den—the extra size of all rooms—the large closets (one cedar-lined)—the vestibule—the fine kitchen with built-in cupboard. Now imagine it all done in Sterling selected materials—beautiful grained woods which are joined into one solid surface meeting and matching perfectly.

The money-saving is $520, but that isn't half.

Send for information blank and get the full particulars.



The Sterling Stamp on Your Home Means the Same as on Your Silver

Six-Room 28x42 Bungalow—$1071

Specifications and Terms

Price, $1,128.00 Cash Discount, $56.40
Net Price, $1,071.60

Or $564.00 Down, Balance $24.68 per Month for Two Years

With Plaster or Plasterboard, Add $34.50

Size, 28x42 6 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Den and Vestibule, $53.40 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor**, also roof boards.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes pantry, **Built-in Cupboards** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Richelieu

MANY families prefer large, easy rooms and with these our Richelieu has been immensely popular. (Note: *Sterling* dimensions indicate *clear space—no partitions, walls or porches are included.*)

After viewing the picturesqueness of this study in cedar brown, your first discovery will be that every room has been provided with exceptional space.

The vestibule is arranged for the storage of outdoor garments and serves as a buffer between the interior and the weather. Then the living room with six large windows, containing over 230 square feet, and the dining room, almost as roomy, with 210 square feet. A wonderful kitchen, 8 ft. by 11 ft. 3 in. in the clear with open pantry lined with built-in cupboards, and readily accessible to basement and grade.

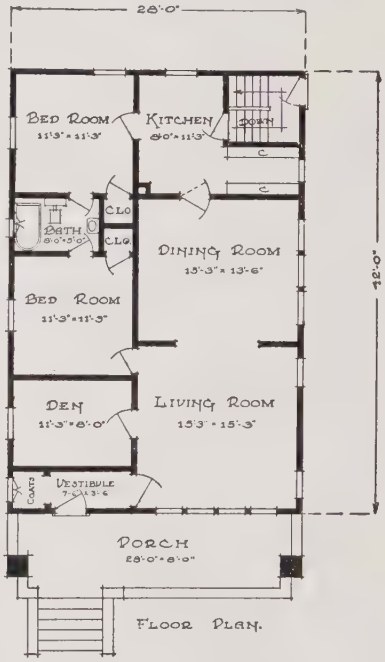
Note, also, the den where industrious moments and play times can be secluded with quiet advantage. The library—the desk—the study table—full space for your choice of arrangement.

Then, two bedrooms of splendid size with closets attached (one cedar-lined) and bath inter-connecting.

A fine, light, roomy bungalow, well worth your considerate attention. Properly set in foliage and done in cedar-brown. The Richelieu offers a cosy attractiveness that at once is the pride and envy of every community.

Five hundred dollars is the approximate saving and two men can complete the structure of all Sterling materials in 22 working days.

Full particulars should be requested by information blank at once. For the plan includes a multitude of important advantages which are exclusively Sterling.



FLOOR PLAN.

"A Fine Bargain"

E—, Pa., Oct. 18, 1915.

My bungalow is a fine bargain and I am more than pleased with it. I shall speak a good word for it to anybody who is thinking about putting up a bungalow.

Geo Koch

The Sterling Stamp on Your Home Means the Same as on Your Silver

Talk To Any Sterling Owner

Specifications and Terms

Price, $1,095.00 Cash Discount, $54.75
Net Price, $1,040.25
Or $547.50 Down, Balance $23.95 per Month for Two Years
With Plaster or Plasterboard, Add $39.00
Size, 30x30 7 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $37.10 Net
Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and plates, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Raphael

ASK the man who has built a Sterling Home which he found to be the greatest advantage—*economy, quality, construction, plan service, credit, speed* or *convenience.* You will probably be surprised by the answer.

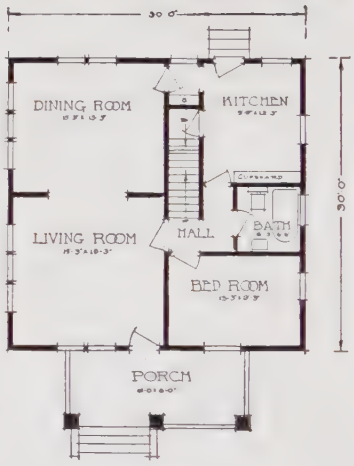
He will tell you that he received the finest lumber, hardware, paint, etc., that ever came into his community. He will tell you that his Home is built with double-strength construction from the foundation up.

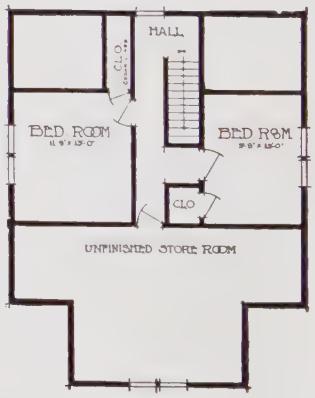
He will testify to a perfectly appointed plan—to a surprising time record in building, perhaps to financial convenience through credit, and if he is an average customer, he will show you the figures of a 50 per cent saving.

But it will not be unusual if he ends by telling you that the Sterling Service which assembled, prepared and managed every detail was the most valuable advantage of all—and he ought to know.

Consider what it means to have a plan prepared for you like this wonderful Raphael—a fine, big, roomy Home place with a bedroom and a bath downstairs—built-in kitchen cupboard—yards of storage space in the store-room—two splendid bedrooms upstairs with closets (one cedar-lined)—and pages upon pages of exclusive features in plan, construction, service, speed—an overwhelming advantage in every point.

The saving will interest you. On the average it amounts to $488. But do not build until you get full particulars. Your information blank will bring you complete detail and information.





The Sterling Stamp on Your Home Means the Same as on Your Silver

No Finer Bungalow Can Be Built

Specifications and Terms

Price, $1,044.00 Cash Discount, $52.20
Net Price, $991.80

Or $522.00 Down, Balance $22.84 per Month for Two Years

With Plaster or Plasterboard, Add $34.00

Size, 28x38 7 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $34.35 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joists, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch Sheathing is furnished for **outside walls, sub-floor,** also roof boards.
We furnish Thick White or Red Cedar shingles, of **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate **so as** to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes **a** beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Cedar-lined Closet** in front bedroom and **Built-in Kitchen Cupboard.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Winsom

ECONOMY is not merely a matter of price. *Cheap* is the attractive way of spelling *costly*. Expensive repairs — ugly cracks and gaping joints—continuous annoyance—sacrifice sales and abandonment—*these* are the results of building with cheap materials.

There is a whole book of truth in the saying—"A Home worth building is worth building *well.*" And for that very reason this beautiful Winsom is *worth* far more than you estimate.

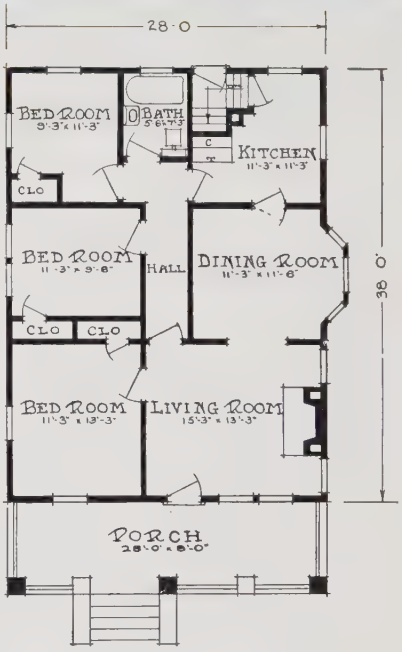
It is impossible for any man to build the equal of this Home by hand no matter *what* he pays. In the first place, he cannot get equal lumber from any other source. The grade simply does not exist. Nor could *two years* spent in building produce such precision as that *automatically attained* by our machines. They hum the only *true* tune of economy.

Little need be said about this plan. Its perfection must be plain to every eye.

Walk slowly through The Winsom. Note the unusual size of all rooms. See how every room is handy to all others. From the broad front porch to the model kitchen, the Winsom brings comfort and pride to its owners.

Front closet is cedar-lined. Basement stairs are included in the price. All details are taken care of—and you have it complete for $991.80—or $522 down and $22.84 per month for two years, a clear saving of $460.

Send information blank today and get the full particulars.



Built in 9 Days

M———, Ill.,———

My home is built and looks fine. It took 9 days to build the house with 4 men.

We expect to move in next week. The contractor was well pleased and thought it was fine.

(Signed)

Carl J. Strucker

The Sterling Stamp on Your Home Means the Same as on Your Silver

Every Line a Stroke of Genius

Specifications and Terms

Price, $1,578.00 **Cash Discount, $78.90**

Net Price, $1,499.10

Or $789.00 Down, Balance $34.52 per Month for Two Years

With Plaster or Plasterboard, Add $50.00

Size, 30x28 8 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $66.50 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling, joists, rafters and **plates**, 2x4-inch stock except Hip and Valley rafters which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 10-inch Clear Red Cedar or Redwood in **good lengths,** making fine **appearance.**

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain

All outside finish is White Pine and Cypress. These woods are best known to stand bad and wet weather. **Compare** with **other** offers.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Two Closets, Cedar-lined.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Pilgrim

THERE was a time when only massive houses were *architected.* But that day is passed. Our designers have proven that if the best results are desired, every Home *must* have the attention of experts, no matter what the price.

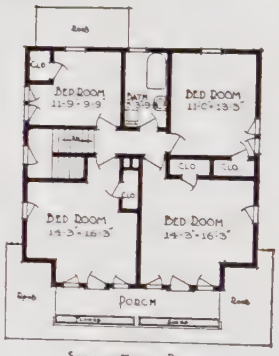
See what has been done in this wonderful Pilgrim. Have you witnessed a Home more graceful or more completely charming in ensemble? Every line is a stroke of genius and we have given more time and thought to the perfection of this plan than any architect would spend in designing the costliest of residences.

The porch is wonderful. French doors open into living room. (Imagine this in the warmer seasons.) Now picture this beautiful living-room as your own. Study it for a moment. Note the casement windows and the central location of fireplace. Now the handsome, well-lighted dining-room and the model kitchen with five glass openings and built-in cupboard.

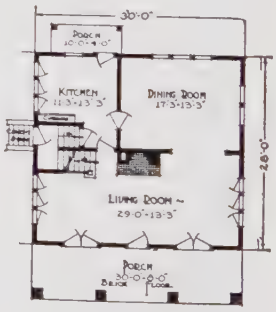
Then, upstairs—four splendid, spacious corner-bedrooms with casement windows and big closets (one cedar-lined) and central bath. Note particularly the terrace and flower-boxes. Isn't this an exquisite touch?

Go over The Pilgrim carefully. It is a Home of Dreams and it saves you $700 in cost.

Request full particulars at the time you send your information blank.



Second Floor Plan



The Sterling Stamp on Your Home Means the Same as on Your Silver

Without Rival in Plan or Price

Specifications and Terms

Price, $1,725.00 **Cash Discount, $86.25**

Net Price, $1,638.75

Or $862.50 Down, Balance $37.73 per Month for Two Years

With Plaster or Plasterboard, Add $59.00

Size, First Floor, 24x36 **Second Floor, 32x36**

9 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Study, $55.55 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.

Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, subfloor** for both first and second story, also roof boards.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is White Pine and Cypress. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **a 2-member baseboard**, shoe being separate.

Sash—All sash are 1¾-inch primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Pantry Cupboard** and **Cedar-lined Linen Closet**, which contains **three built-in drawers.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Crestwood

THIS famous beauty needs no recommendations. Never have we created a Home more attractive or a plan more perfect in appointment. It is obviously without rival in design or price.

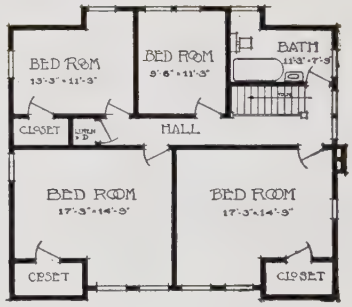
Note its style—a clean-cut, distinctive Dutch Colonial type; fine open porch, portaled by stately columns; lines that blend without a single discord. Charming, correct and complete in motif and execution. The Crestwood is a Home that awakens you to a full appreciation of Sterling plan service.

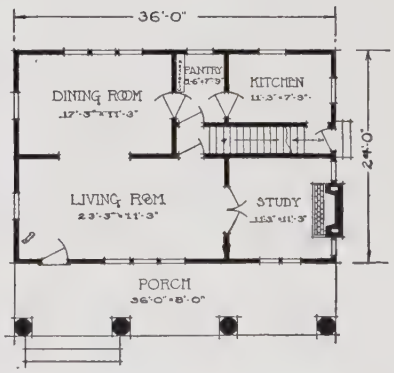
Just wander through and examine the interior. Make note of the wonderful living-room arrangement—spacious in size, leading through French doors to the cosiest study imaginable. The dining-room has not a single fault. The pantry offers supreme convenience, containing a built-in cupboard and serving as hall from kitchen to the front. Kitchen is preferable in dimensions—long, well-lighted and amply spacious.

Upstairs you find two handsome bedrooms with unusually large closets. Across the hall, two others which are befittingly smaller but commodious and pleasant withal. Note handy bath at head of stairs and the cedar-lined linen closet.

Now imagine this complete Crestwood—*full* materials, selected religiously and exactly cut to the barest fraction of an inch—all for *$1,638!*

Ask for full particulars about this Home when you send in your blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Satisfaction! One Arlington Has Brought

Specifications and Terms

Price, $1,351.00 Cash Discount, $67.55

Net Price, $1,283.45

Or $675.50 Down, Balance $29.55 per Month for Two Years

With Plaster or Plasterboard, Add $52.00

Size, 30x26 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Den, Hall and Stairs to Landing, $67.55 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Redwood in **good lengths,** making fine appearance.
We furnish Thick White or Red Cedar shingles, of **clear surface.**
Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Closet, Linen Closet** and **Cedar-lined Closet** in right front bedroom.
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Arlington

THE *helping spirit* is what *warms* the world with the sympathy of fellowship. Without it, we would all be *frozen* in selfishness.

This life is nothing more nor less than a continuous process of *giving* and *getting*. Today, countless millions are working to *get* in order to *give*—and for whatever they *give*, they will be certain to *get* in one form or another, that which equals the gift. In homespun words, "We all get exactly what is coming to us."

Now let us see how this fixed universal principle applies to the business at hand. The Sterling System, like other firms, "gets exactly what is coming to it." If we have *given*, we will *get*. And these letters *prove* what we have given.

Mr. Rogers' letter is only one of a *thousand* similar expressions. It can leave no doubt in your mind but that our customers are our friends.

How do we *make* such close affiliations? How do we *get* such sincere cooperation? Isn't it because the Sterling System *deserves* this support? Isn't it simply that we are *getting* because we have *given?*

We have given Mr. Rogers a *square deal*. By so doing we have won his regard—his gratitude—his influence. And we prize *that* far more highly than ten times any profit which he may have paid us.

So it will be with you. We care *absolutely* nothing for immediate profit. *True helping spirit* is what we want in return for what we give. We are *introducing* now—building a Foundation for the Future. Every Home we sell is an *investment* in the friendship of its buyer. And we are making

"We'll Boost Every Time"

S——, Ohio.

I am getting along very nicely with the "Arlington" considering the bad weather we have had. Will have it all plastered by the middle of next week. The contractor says we will be able to move in about the last week in July which will be about 40 days from start to finish including everything.

We have lots of visitors and everyone is stuck on the house and I think you will hear from quite a lot of people.

I wish to say that we are very much pleased with the house and can assure you that you can look to us for a boost every time an opportunity presents itself.

(Signed)

D H Rogers

The Sterling Stamp on Your Home Means the Same as on Your Silver

Us Orders for More Than Fifty Homes

these investments *sound* and *certain* by *giving* more than the contract calls for.

We want your *help*—far more than the order itself. We want you to *say* what Mr. Rogers has said, and *do* what he is doing. And if you buy a Sterling Home you cannot conscientiously do otherwise.

Take this occasion to again read over, word for word, the letters for which we have found space in this book. *They tell you everything*—what has occurred in the past and what must inevitably happen in the future!

The fact that this Home is the most popular of all its type does not reflect discredit on the remainder of our designs. There is always a wide variance in tastes.

But this popularity does show what the *public* thinks of the beauty and the convenience and the economy of this plan.

We have sold as high as *fourteen* Arlingtons to a single party—repeat orders that always expressed satisfaction. In one case, the sale of an Arlington has to date brought us orders for *59 more Homes!*

People seem to instinctively understand that *here* is a tremendous value. And the judgment of so many provides a good endorsement to your own opinion.

Last year the early buyers of The Arlington saved record-breaking amounts, due, as we discovered, to a mistake of nearly $200 in our figures. The fact that our correction of this error did not even momentarily check the flood of orders shows the appeal which this plan makes and the confidence which the public has in the Sterling System.

Last year you would have made a clear saving of $625 on this Home. This year, in view of the rising lumber prices which affect open market buyers, comparison of costs will reveal a large increase in this figure.

Furthermore, you may look for a grade of materials that is incomparably better than any which ever came into your community; and construction that is *emphatically* without equal.

Turn back to pages 26 and 27 and read again the exclusive advantages of Sterling construction. Then remember that ninety other points are to be considered whenever you request them. Prove each point over again—economy, quality, solidity, simplicity, responsibility. Don't be satisfied until you have found *full* and *satisfying* answer to every question which you must naturally have in mind.

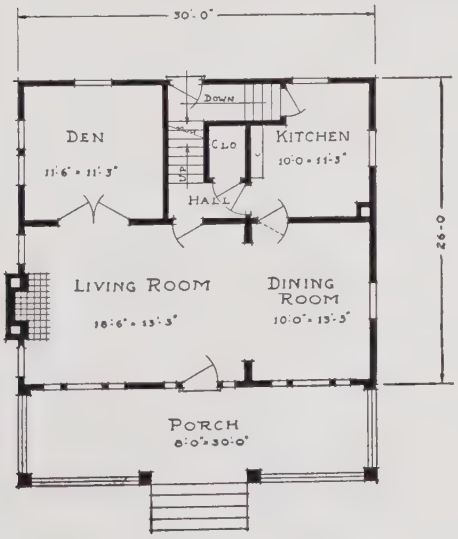
Compare this offer with others. Base your decision on facts and figures—and it is inevitable that you will do yourself justice by building this beautiful Sterling Home.

The Arlington plan is favored largely because of its trim beauty, unusual roominess and convenient arrangement. It combines seven large, pleasant rooms and bath into a perfectly appointed plan—including a broad full-length porch; large, light, living-room opening through French doors into a cosy den—and through a broad portal into dining-room, a model well-lighted kitchen, handily located near stairs and back hall—also built-in cupboard; large coat closet down stairs; three fine bedrooms upstairs (all corner, cross-ventilated rooms with good closets, one cedar-lined)and a spacious 10 foot bathroom. Also the stairs in the back of the Home is a *very* desirable feature.

After going over the plan and through the evidence carefully, write as soon as possible that we may have your full views and serve you intelligently.

The Day It Was Finished.

Back View Showing Dormers and Porch.



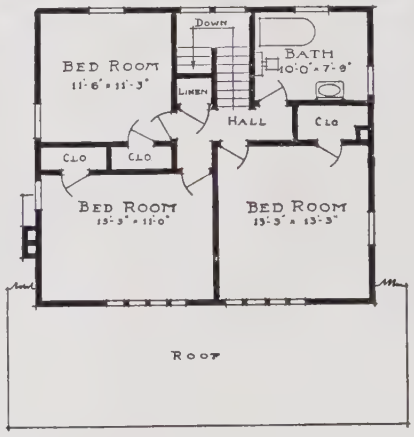
Lumber Dealer Admits Position

H—, Michigan, Dec. 3, 1915.

There have been a great many here to see the lumber for our new Home and pronounce it A No. 1. One lumber dealer drove over in his machine and in his own words said, "They have it on us."

I think we can help sell quite a few Sterling Homes. Will keep you posted.

Perry C. Trimbell.



The Sterling Stamp on Your Home Means the Same as on Your Silver

See How System Saves You Big Money

Specifications and Terms

Price, $459.00 Cash Dis count, $22.95

Net Price, $436.05

Or $229.50 Down, Balance $10.04 per Month for Two Years

With Plaster or Plasterboard, Add $14.00

Size, 20x22x32 5 Room Home

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x6 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

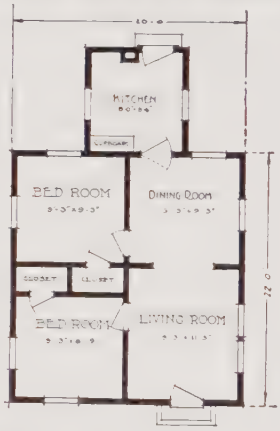
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Selectiere



LET us say, for sake of example, that you have ordered one of these extremely practical, popular Selectieres. Now see how *System* not only saves you in the first cost but in the final reckoning.

The morning your order comes, copy is sent to every department. The whole organization knows that you have purchased a Sterling Home—and that the Sterling System has been given the opportunity of showing the people of your community what Service means.

Our Architectural Department sends you a foundation plan with full instructions. Our Construction Department mails a copy of our manual which treats of all building subjects in detail. Your District Manager calls the Production Department and gets a shipping date so that he may definitely notify in his letter of acknowledgment when you may expect shipment.

In course of time, our Advisers send helpful suggestions for interior decorating.

But at first, the entire force concentrates on the construction work.

Our Building Department sends full list of work with other Selectiere orders received in same mail to the mill which is least pushed—No. 3, let us say. Then, when the order comes to its turn, the manufacturing operations start. The machines are set. Materials are run in from seasoning yards. At the trimmer each piece is closely inspected. After it has been trimmed, planed, dressed, mitred or cut to proper length, size and angle, another expert inspects it to find if any flaws were hidden from first view.

Finish Mill No. 3 works out your frames, casing and all finish lumber.

Merchandise Department No. 3 collects and checks all hardware, paint, putty, nails, etc.

Then all materials are checked into car, and that same day a perfectly prepared Home goes forth to represent the Sterling System.

Simple—accurate—systematic. Your Home arrives in a few days. Materials are checked out, piled in the same order and two men with hammers proceed to build your Home in one-third the usual time.

Result—you get a practical plan; you save $200; you get the finest material selectable and unequalled solidity in construction; and you do it all in one-third the time without waste or worry.

Read pages 26 and 27 again. Note what we include. Also note that kitchen cupboard and cedar-lined closet are furnished.

Send information blank for full particulars.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Your Saving Will Furnish This Home

Specifications and Terms

Price, $470.00 Cash Discount, $23.50

Net Price, $446.50

Or $235.00 Down, Balance $10.28 per Month for Two Years

With Plaster or Plasterboard, Add $14.60

Size, 24x18 5 Room Home

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

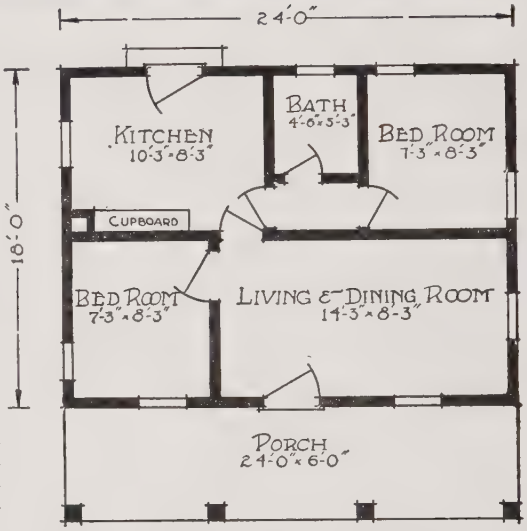
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Charmian



CLEAR 47 per cent saved! *That* is the tale thousands tell. *That* is the average of all the records we have to this date. *That* is what *you* may expect.

The amount which you otherwise would lose in sheer, out-and-out waste will furnish this living room beautifully.

The profits which you would have paid to the retailer and his superiors will buy your plumbing and a complete kitchen outfit. (We include built-in cupboard.)

The extra wages which you would have been forced to meet will furnish both bedrooms in the finest taste and in addition buy an elegant porch swing.

So really the Sterling System not only builds but furnishes your Home as well. And it costs you no more to buy a furnished Home that is built *right* than a common unfurnished house which is undesirable in plan, in material, in construction and in cost.

These are simple, unvarnished facts. Countless builders before you have proven them. Men who have made every comparison testify that the Sterling System has no competition either in class or economy.

When the evidence is so plain—*so emphatically conclusive*—how can Home-builders forget the facts and permit their minds to be prejudiced?

It means they lose 47 per cent. They get ordinary houses. They have trouble with settling and cracking. They buy extra fuel in winter. They pay for repairs. They lose the greatest joys of Home-ownership. And they throw away hundreds of dollars which could just as well have been saved.

Don't follow this rut. Get the facts together. Work out the only true answer for yourself. Then, buy The Charmian—and keep half the price in your own hands as a cash guarantee that it will satisfy.

Send information blank at once for full particulars.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Näive Beauty Saves You $216

Specifications and Terms

Price, $486.00 Cash Discount, $24.30

Net Price, $461.70

Or $243.00 Down, Balance $10.63 per Month for Two Years

With Plaster or Plasterboard, Add $14.60

Size, 20x22 4 Room Home

Height of Ceiling, 8 ft. **Wall Sills**, 2x4 ins. **Center Sills**, 6x8 ins. **Floor Joist**, 2x6 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

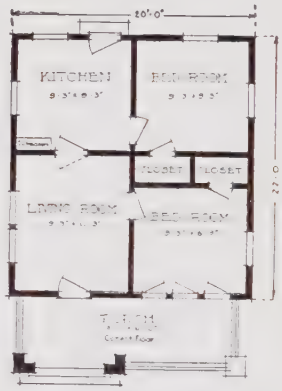
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside.** **Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Mystic



TWO HUNDRED DOLLARS is twice the yearly saving of the average man. It may not mean that much to you, but think what a sum that is—what a saving!

Yet this cash saving is by no means the largest of the many advantages included in this offer. You will get easily a couple of hundred dollars worth of extra enjoyment from the *ownership* of this tasteful Home.

You will get the soundest dimension stock and the richest finish lumber that experts can select—that any amount of money can buy.

You will get *perfectly-jointed* construction—*double-strength* construction—wall plates, double-joists, double-studs, double-headers, sub-floor, etc. (Note that cedar-lined closet and built-in cupboard are included.)

In short, you will get not a "house" but a *Home*—designed, planned and selected and built *by a System which builds Homes as Homes should be.*

Sum up the satisfaction—the pride—the comfort—the absence of worry and bother and future repair. Count that all in with your saving in waste and labor and middlemen's profits. It is all worth big money to you. Is there *any other place* where you can *buy* such solid contentment or such certain economy?

Instead of getting a common house, buy this artistic Mystic. Keep half the price in your own hands as a cash guarantee and do not pay unless satisfied. Instead of taking the least particle of chance, hold fifty per cent as *earnest money.* We are willing.

The Sterling System wants you to *introduce* its advantages to your community. Doesn't a $215 saving on a perfect Home sufficiently pay you? Isn't it a fifty per cent cash guarantee in your hands sufficient assurance?

You may order direct from this page with every confidence in the practicability of the plan and the perfection of the result. Or, if there is time, we will be pleased to advise you to the finest detail.

Please state the conditions on your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

What Homebuilders Cannot Resist

Specifications and Terms

Price, $558.00 Cash Discount, $27.90

Net Price, $530.10

Or $279 Down, Balance $12.21 per Month for Two Years

With Plaster or Plasterboard, Add $21.00

Size, 22x32 5 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $32.50 Net

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.** One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc.

We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1 3/8-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement.

Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Cloister

BE honest—would you say twelve or fifteen hundred dollars? Do you know how far you have missed?

This handy, handsome Home place you can build *complete*—every detail spick and span—for $920!

But forget the saving for a moment. Let that come as your *final* surprise. Look at this plan.

Twenty-two by thirty-two it measures. Five large rooms—two fine closets (one cedar-lined) and a kitchen cupboard like none other you have ever seen is included with this offer.

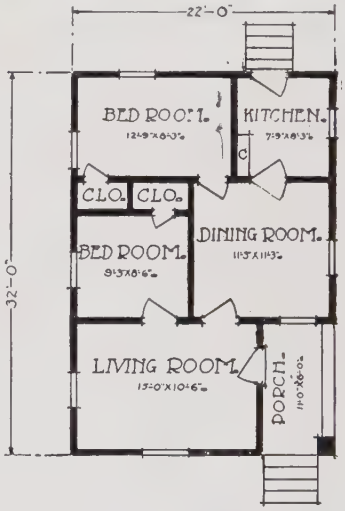
But that isn't all. This Home is Sterling throughout. Every stick of timber—every piece of hardware—every drop of paint is much better than you can buy the old-fashioned way.

And the complete Home is assembled for you—shipped straight to your station—ready for building in one-third the time.

More than that—*this Home* will be *built right* with full dimension lumber and all the necessary materials to give you *double strength construction.*

Furthermore, if you desire we will help finance the building. Take two years to pay on a rent basis—$12.21 a month.

No Homebuilder can resist such supreme advantages as these.



"Surprised At Small Charge"

D—, Mich., Sept. 23, 1915.

We were greatly surprised at the small charge made by you folks for the different specials which we required. It is really hard to say just how much we saved by the deal but I can say one thing and that is that we saved quite a little money.

I thank you for the many courtesies extended to us and wish you the best of success.

Edw. B. Litchfield.

The Cloister—a neatly-planned, solidly built, quality-selected Home can be ready for you in ten days—and $249 saved.

Ask for particulars on your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Put This $250 Saving Into Furniture

Specifications and Terms

Price, $599.00 Cash Discount, $29.95
Net Price, $569.05
Or $299.50 Down, Balance $13.11 per Month for Two Years
With Plaster or Plasterboard, Add $20.30
Size, 24x26 5 Room Home
Oak Floors and Finish throughout Living Room, $17.75 Net

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.
Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Chrystal

A COMBINATION has been formed to force *you* to *pay out* fifty per cent more money for inferior quality. In addition, this organized association is trying to make you waste 20 per cent of your materials and pay three times over for labor.

The situation is clearly outlined. Every man can see it. It is simply a question of judgment—and the American public, we know by experience, is both intelligent and independent.

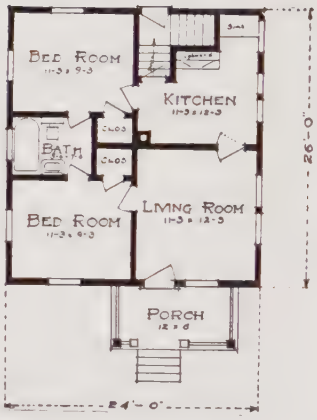
You can build this thoroughbred Home and put $250 into new furniture or other things which you want *your* family to have instead of the families of other men who have no real right to your money.

But even more important is the remarkable value which attaches to selected materials, scientifically cut and supreme construction, fully specified.

Remember these points while going through this model plan. Remember also that the built-in cupboard, the basement stairs, full porch materials and every necessary item is supplied.

The Chrystal can be built in ten or eleven days by two men. Every piece slips into its place with polished precision—less time—solid construction. You have our guarantee on every point.

Don't be "talked out" or "talked in." Get the full facts—the *whole* evidence and draw your own conclusions. Just tell us in your information blank that you are interested in The Chrystal and we will supply you with detailed particulars.



Hastings, Mich.
International Mill & Timber Co.,
Bay City, Mich.

Gentlemen:

I was pleased beyond any expectation with my business dealings with you. The material for the house I ordered came promptly and was in many respects much better than advertised.

After the house was completed I found I had saved 25 per cent on the price made me by the contractor on the *whole house*, and I am sure the quality of much of the material furnished by you was better than the contractor would have furnished.

I am much pleased with the treatment you accorded me.

Very truly,
(Signed) C. H. Thomas

The Sterling Stamp on Your Home Means the Same as on Your Silver

All for Less Than $600

Specifications and Terms

Plan A—Price, $630.00 Cash Discount, $31.50
Net Price, $598.50
Or $315.00 Down, Balance $13.78 per Month for Two Years
With Plaster or Plasterboard, Add $23.00
Size, 26x24 6 Room Home
Oak Floors and Finish throughout Living Room, $22.60 Net

Plan B—Price, $760.00 Cash Discount, $38.00
Net Price, $722.00
Or $380.00 Down, Balance $16.58 per Month for Two Years
With Plaster or Plasterboard, Add $27.00
Size, 30x24 6 Room Home
Oak Floors and Finish throughout Living Room, $23.60 Net

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins.
Center Sills, 6x8 ins. Floor Joist, 2x8 ins.
Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors,** also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and **all sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard.**
All steps from grade to first floor are furnished unless specified cement.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27

The Pine-set

HERE is the real bargain of six-room Homes. A fine-looking, well-dressed bungalow—26x24 feet or 30x24 feet (Sterling dimensions never include porches), containing large, pleasant living room with light from two sides, three bedrooms, kitchen, hall and inter-connecting bath (all dimensions show clear floor space—no walls or partitions included.)

In material, The Pine-set is built throughout with pure-quill quality. Beautiful clear white pine and cypress for porch, window and door trim. Rich grained Southern Pine interior—carefully matched. Sound, seasoned, full-dimension framing lumber. Clear surfaced shingles, etc. (See page 26.)

In construction, you get double strength in double-headers, double studs, wall plates, double bridging, 2x6 hip rafters, etc., etc. (See page 27.)

In Service, your entire building will receive the attention of experts. Carefully prepared detail blue prints. Perfect manufacture.

In price, The Pine-set, despite its overwhelming list of exclusive advantages, presents the lowest cost on record.

According to average your saving will be over $280. Ask for full particulars when you send your information blank.

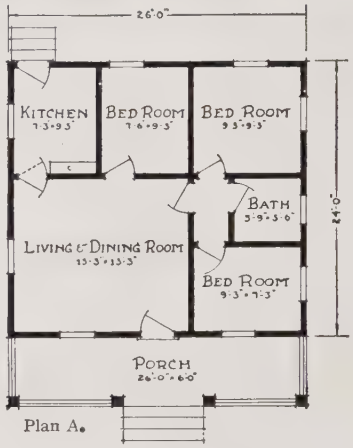
"Prettiest Bungalow in City"

H—, N. Y.

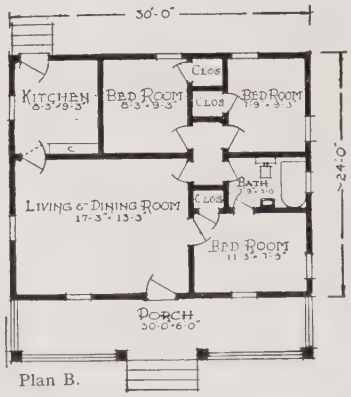
I am well pleased with your system of construction and the material you sent me was all it was advertised. Should I have any more building to do you will surely hear from me.

I enclose photo of same. Everybody tells me that it is the prettiest bungalow in this city.

J J Freund



Plan A.



Plan B.

The Sterling Stamp on Your Home Means the Same as on Your Silver

50 Per Cent More Than Others Furnish

Specifications and Terms

Price, $721.00 Cash Discount, $36.05
Net Price, $684.95
Or $360.50 Down, Balance $15.77 per Month for Two Years
With Plaster or Plasterboard, Add $29.00
Size, 22x26 5 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $34.60 Net
Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified Cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Sherbrooke

SIZE is one consideration. Quality is another. Construction — strength — speed — service, all enter into the eventual economy.

The Sherbrooke—22 x 26, a story and a half—is built with the best materials known—constructed solidly in every joint, under every partition, throughout the entire frame—50 per cent stronger than the average house—completely assembled and prepared for building in *one-third* the usual time, offering you incomparable value at $685.00!

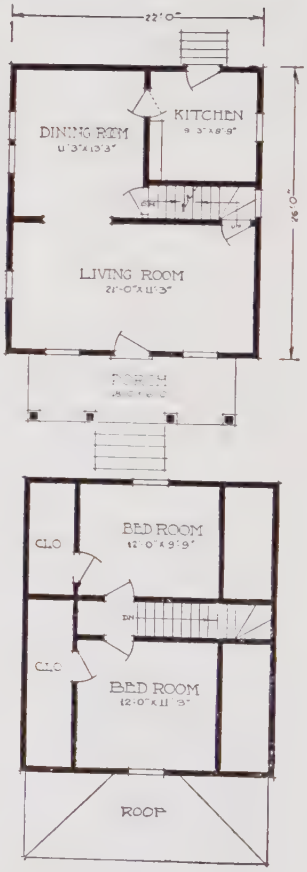
The porch is complete—basement stairs are included—cupboard is built-in—every item possible to include is supplied. Five fine, big rooms—two large closets, complete in every particular and for your best convenience.

Read pages 26 and 27 again. Then remember that in this limited space only a small number of Sterling exclusive features can be explained.

Compare this offer with what others furnish. *Find out* what Sterling means. Write to us for full descriptions and facts. Read what our owners say when comparison is made.

For $685 you can buy this completely prepared Home! Or, if you desire, $360.50 down—and $15.77 per month for two years.

Send information blank at once and let us give you the full particulars.



The Sterling Stamp on Your Home Means the Same as on Your Silver

36 x 24—Full Materials—$741

Specifications and Terms

Price, $781.00 Cash Discount, $39.05
Net Price, $741.95
Or $390.50 Down, Balance $17.08 per Month for Two Years

With Plaster or Plasterboard, Add $28.00

Size, 24x36 6 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Vestibule, $33.75 Net

Height of Ceiling First Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.** One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Mapleton

THE lowest priced, highest grade Home of its size in existence that proves its economy in every comparison.

The Mapleton includes advantages unknown to every other method. It carries the Sterling Stamp on every piece. It comes complete, with nothing missing from porch columns to grade entrance door, from wall plates to tin flashing. And if you so desire, you can buy this fine, big bungalow for $390.50 down, and $17.08 a month for two years. We meet you half-way.

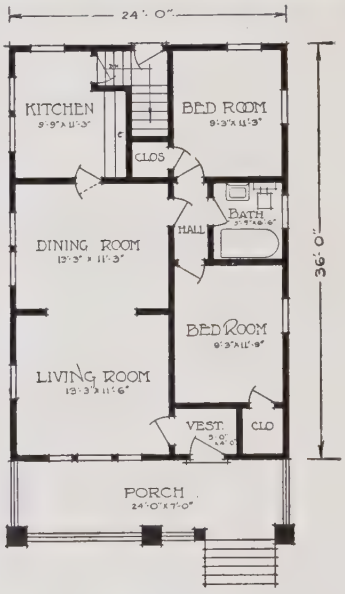
Here is a wonderfully cosy Home. Its square, trim lines are most becoming. Its plan is perfect in appointment.

Note the full length porch, trimmed in cypress and white pine—the finest of all weather woods. Then, the vestibule—a valuable addition which we always insert when possible to include in the given space. Now the handsome living room, leading through wide portals into a spacious dining room and thence to the model kitchen which includes a seven-foot built-in cupboard.

Note the hall which separates the private quarters from the public portion of the Home. Bath in center is convenient to every point in the Home. Two fine bedrooms of real size and closets attached (one cedar-lined).

You will have every reason to be proud of your Mapleton. It is practical, roomy, beautifully arranged and you will not have to buy *any* extra materials or bother about repairs for an indefinite number of years.

Your order will be immediately filled or if you are not ready we will send you a volume of additional facts after we receive your information blank.



A—, Pa., Nov. 28th, 1915.

My Home is now under roof and makes a fine appearance. All lumber is *fine.* Everything fitted together nicely.

I expect that you will sell some more Homes to this place before long. Everybody thinks mine is a beauty.

Jacob Weidner

The Sterling Stamp on Your Home Means the Same as on Your Silver

Very Much for Very Little

Specifications and Terms

Price, $785.00 Cash Discount, $39.25
Net Price, $745.75
Or $392.50 Down, Balance $17.18 per Month for Two Years
With Plaster or Plasterboard, Add $25.00
Size, 22x32 6 Room Home
Oak Floors and Finish throughout Living Room, Dining Room and Vestibule, $32.20 Net
Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring ⅝x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. **We sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with the best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Table**, and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are often built before car arrives.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Mayfair

THE well-defined neatness—the absence of furbelows and gew-gaws—the distinctive simplicity of this favorite is a Sterling characteristic. Persons who crave a collection of freak details for a Home must look elsewhere than in this book.

Sterling Homes are planned to bring their owners *permanent* pride—as well as *permanent* materials built by a *permanent* construction standard.

One never tires of a Home like The Mayfair. Ten years from now you would not favor a single change either in the correctly assembled *appearance* or the properly apportioned plan.

After you study the porch—the graceful slope of the roof lines—the well-set ensemble from step-rails to rear porch, turn your attention to the interior and see how 32 x 22 feet have been laid out for utmost comfort and complete utilization of space.

Note the vestibule—the living-room—the dining-room with bay and high-hung windows—the kitchen with built-in cupboard and table—the handy rear porch; then, two all-sufficient bedrooms with interconnecting hall and bath. A little thought will open many advantages unseen at first glance—and a postal will bring you full particulars.

Now, consider the many important points in buying—the selected quality of Sterling worth—the matchless mechanical precision—the exclusive features of construction. Don't forget this tested accuracy of plans and the *power* which offers the great responsibility.

Deserved appreciation of these extras—*countless* extras—will lead you to fully realize how very much is given for so very little.

$745.75 buys The Mayfair complete in detail to the last nail. Or $392.50 down and $17.18 per month for two years.

According to average you will save just $350—and be at Home in 16 days.

FLOOR PLAN

"All Think It Beautiful"

E—, Pa., June 30, 1915.

I am quite pleased with my Home. I think it a very dear little Home. It has drawn the attention of many people. They all say it is very beautiful.

Mrs Marcus Baker

The Sterling Stamp on Your Home Means the Same as on Your Silver

Save $350 By This Plan

Specifications and Terms

Price, $785.00 **Cash Discount, $39.25**

Net Price, $745.75

Or $392.50 Down, Balance $17.17 per Month for Two Years

Wth Plaster or Plasterboard, Add $21.00

Size, 24x30 **6 Room Home**

Oak Floors and Finish throughout Living Room and Dining Room, $27.90

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, $\frac{7}{8}$x3$\frac{1}{4}$-inch clear stock with beautiful grain.
All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1$\frac{3}{8}$-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1$\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1$\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Linen Closet** and **Two Wardrobes.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features,** partially listed on Page 27.

The Tarleton

AGAIN you are reminded that Sterling Homes are planned—not merely drawn, Our main purpose in planning is to afford the *most* in a given space at a given cost.

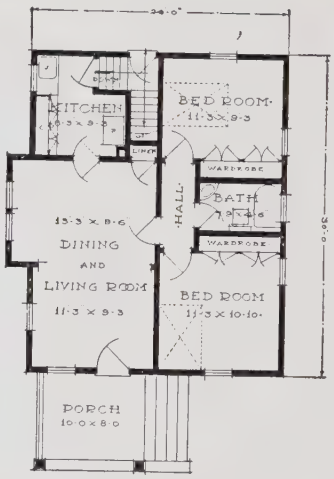
The Tarleton—24 x 30—5 rooms, bath and two built-in wardrobes, offers you maximum comfort and maximum value in a Home which would otherwise cost you $1,700 or $1,800 complete—and in addition, a saving of $350 according to average. For the Tarleton can be completed as it stands, basement, foundation, plumbing, heating and lighting, for approximately $1,350 and it will be by far the better Home.

Home-builders particularly delight in the originality of this design while the snug arrangement instantly appeals to every housewife.

Note the separation of private rooms from living quarters. Note linen closet leading off dining room—and built-in cupboard. Also the bay window in dining room. Picture this as your Home and see how well it fits.

Done in Sterling materials with double strength in all important points of construction, this Home offers you value easily 50 per cent higher than the same design would if built with common grades by hand.

Ask for full particulars on your information blank.



"Saved $300"

P—, New York.

The lumber you sent was far better than we expected and it all went together fine. The carpenter said that we saved at least $300. He said the finish lumber and cupboards were better than I could buy at any price here. We are well pleased with everything.

What shall I do about the paint? Shall I send it by freight prepaid? We think the inside lumber is too nice to be painted.

Now, I don't know of any one here just now who is going to build, but quite a few have been here to look at the lumber. They all say it is fine. I will do all I can, because when I am helping you I am helping them at the same time.

Mr Wade Allen

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Design Offers Supreme Convenience

Specifications and Terms

Price, $798.00 Cash Discount, $39.90

Net Price, $758.10

Or $399.00 Down, Balance $17.46 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Size, 34x24 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $35.25 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sill, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.
Joist, ceiling joist, studding are placed on **16-inch centers**.
One-inch **sheathing** is furnished for **outside walls, sub-floors**, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface**.
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains**. All finish work is Clear Kiln-dried, well sanded and will take a **fine polish**. We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor
Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and **all sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes- **two coats outside** and varnish for **two coats inside**. **Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard** and **Cedar-lined Closet**.
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

The Forestiere

YOU cannot buy *plans* from people who cannot *plan*.

You cannot buy *quality* where quality does not exist.

You cannot buy *good, sound, solid* construction from those who are ignorant of the *scientific principles* and who do not possess the *equipment* to manufacture with true precision.

You need not expect economy from people who support non-producing profits and waste and old-fashioned, inefficient methods.

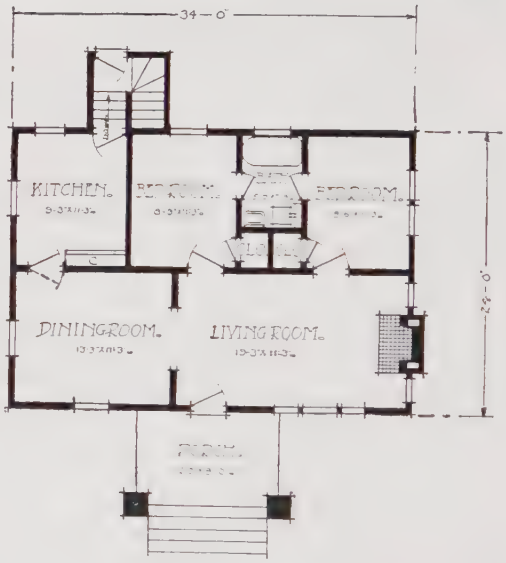
In short, you cannot get Service which includes all these points from hands which have *nothing with which to serve*.

It isn't the $350 saving which sells so many Forestiere Homes. Another large factor is *the plan*—the beauty of the design itself, and its exceptionally fine, roomy arrangement.

The Forestiere is neither overspaced nor pinched for room. It is *snug*, the happy medium. Rooms are correctly proportioned. Two closets (one cedar-lined), inter-connecting bath, built-in cupboard and basement stairs are included.

Then, Home-builders know that the construction will be ideal. For further assurance some keep half the price as a *cash-in-hand guarantee*.

You will be pleased if you build The Forestiere. And we will show you beforehand every advantage that you may expect. Ask for further particulars on your information blank.



"Beautiful Fit—Splendid Material"

A—, N. Y.

The house is going up like magic and my neighbors come and marvel how beautiful everything fits and everyone remarks about the splendid material you sent. In fact, it has created quite a sensation, being the first System-built house to be built in this town.

Thanking you once more for the prompt shipment of my Home, I remain,

Chas. H. Van Houten.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Abolish the Hand-Saw—Save $400

Specifications and Terms

Price, $906.00 **Cash Discount, $45.30**

Net Price, $860.70

Or $453.00 Down, Balance $19.82 per Month for Two Years

With Plaster or Plasterboard, Add $35.75

Size, 22x30 6 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $43.75 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass, the best money can buy.**

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply **of paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Fortunate

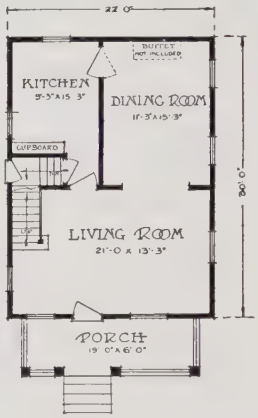
TO save or not to save—to waste or not to waste—to get common lumber dressed to narrow thickness, improperly prepared, incompletely specified and imperfectly constructed; or to get *full* quality in *full* dimensions, *full* specifications, *full* preparation and *full* construction; *these* are the questions you must answer.

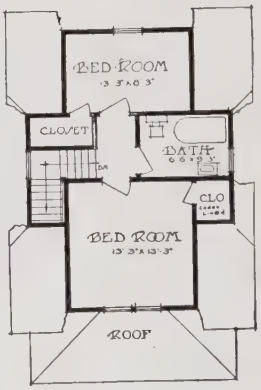
Men are in the habit of following the grooves of custom—of hiring hand-saws and rules—of paying big profits to non-producers—of making their building operations one great mess of waste, disorder, bother and confusion.

That's not the modern way to build. For example, this plan exactly represents all that can be included in a Home of this size. It has been created to afford maximum comfort at a minimum cost. Its materials are picked from our empire of timber resources—then prepared by automatic machines according to plan—then assembled to include *every minute item,* shipped straight to you ready for place, so complete in every detail that a 50 per cent stronger building is the result.

The Fortunate includes with these advantages a practical, big, roomy plan—built-in cupboard, cedar-lined closet, grade entrance and basement stairs, as well as innumerable exclusive construction features.

Study it carefully. Note its size and surprising economy—then send your information blank to headquarters for all the particulars and save $400.



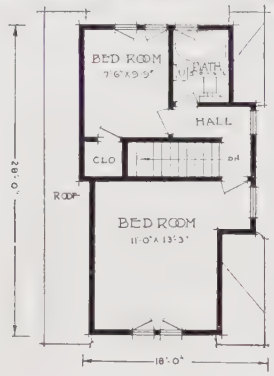


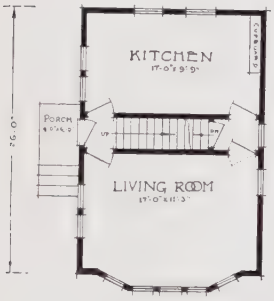
The Sterling Stamp on Your Home Means the Same as on Your Silver

Let Your Sterling Home Grow

The Manse

The Mansion





The Manse—The Mansion

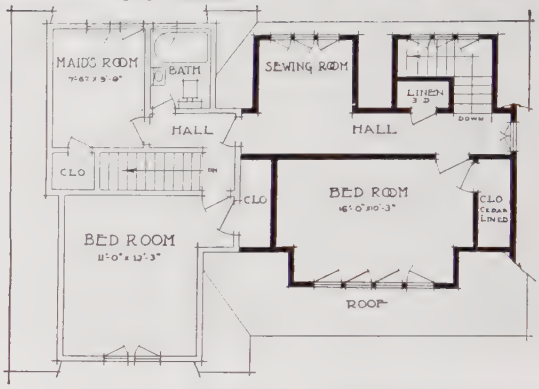
THE startling facts and particulars concerning this delightful three-unit building plan are of such volume that *twenty* pages cannot contain them. Such brief space as this can only serve to summarize this surprising offer. But upon request we will lay before you a resume of every detail.

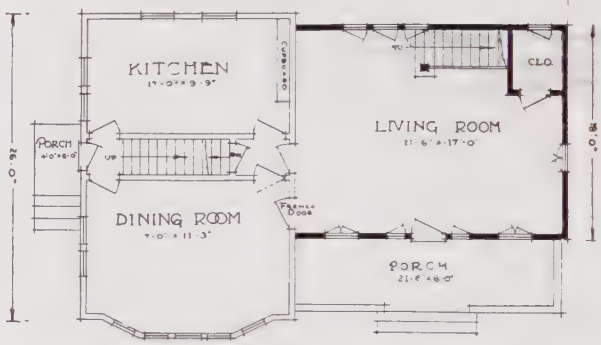
The Manse is a beautiful Home in itself. If the other units should never be added, it would be complete. Living room—beautifully lighted, splendid in size; kitchen—large and convenient with built-in cupboard and handy to basement, second floor and porch. Upstairs—two good bedrooms and bath.

But in a year or so, the next unit is added and The Manse becomes The Mansion. The windows at the left, upstairs and down, are made into doors—living room is turned into dining room and a new, wonderful living room with a full front porch is added. The Mansion has a model arrangement. Note particularly the two stairs to second floor, the big handy closet in living room, the linen closet with built-in drawers, the cosy alcove sewing room and fine front bedrooms with closets (one cedar-lined).

Both The Manse and The Mansion are sold complete to a wide list of appreciative owners.

Note the remarkable economy in price list below.





Specifications and Terms

The Manse—Unit 1

Price, $748.00 Cash Discount, $37.40 Net Price, $710.60

Or $374.00 Down, Balance $16.36 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Oak Floors and Finish throughout Living Room, $34.30

Size, 18x26 5 Room Home

Unit 2—To Complete Mansion

Price, $824.50 Cash Discount, $41.22 Net Price, $783.28

Or $412.25 Down, Balance $18.04 per Month for Two Years

With Plaster or Plasterboard, Add $24.50

Oak Floors and Finish throughout New Living Room and Closet, $45.61

Size, 18x22 4 Room Home

The Mansion—Both Units 1 and 2

Price, $1,572.50 Cash Discount, $78.62 Net Price, $1,493.88

Or $786.25 Down, Balance $34.40 per Month for Two Years

With Plaster or Plasterboard, Add $50.00

Oak Floors and Finish throughout Living Room and Dining Room, $79.91

Size, 40x28 and 26 7 Room Home

Unit 3—To Complete The Manseigneur

Price, $632.50 Cash Discount, $31.67 Net Price, $600.83

Or $316.25 Down, Balance $13.84 per Month for Two Years

With Plaster or Plasterboard, Add $26.00

Oak throughout Library, $18.12

Size, 18x26 4 Room Home

The Manseigneur Complete

Price, $2,205.00 Cash Discount, $110.25 Net Price, $2,094.75

Or $1,102.50 Down, Balance $48.24 per Month for Two Years

With Plaster or Plasterboard, Add $76.00

Oak Floors and Finish throughout Living Room, Dining Room and Library, $98.03

Size, 57½x26 12 Room Home

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Center Sills, 6x8 ins. Wall Sills, 2x6 ins. Floor Joist, 2x10 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance; or steel lath for stucco work.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Prices include **Built-in Cupboards** and **Cedar-lined Closets, Built-in Linen Closet, Drawers, etc.**, as shown on each plan.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

With Your Family and Fortune

The Manseigneur

MANY buy this charming English Tudor residence complete and do not wait for the growth. In any event, The Manseigneur is a remarkable accomplishment.

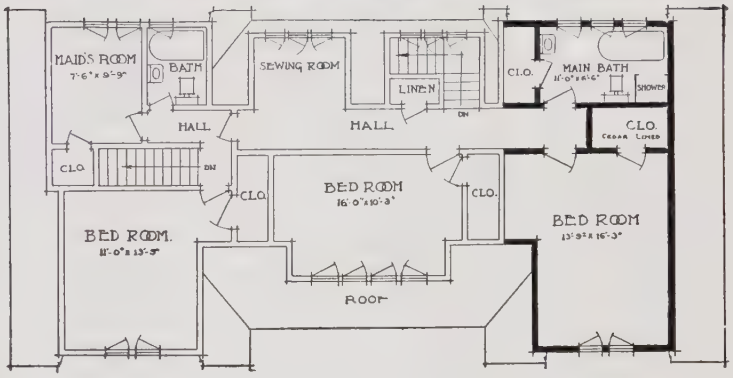
The architecture may indeed be called perfect, so gracefully does it follow the Tudor style in sweep and symmetry and so completely does its wonderfully well apportioned plan arrange for every possible comfort and convenience. Every line is poised in the highest character.

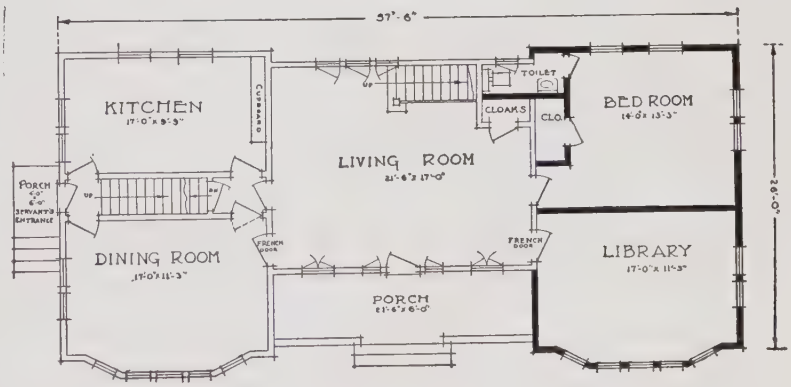
Note the distinctive trim—the correct window design—the full glazed exterior. Now the living room—21 feet 6 inches by 17 feet—with outlook over a snug set porch and through casements to back gardens. Dining room of splendid size and arrangement. Library, through French doors—a model room. Convenient downstairs bedroom with large closet and toilet.

Upstairs, the most comfortable second-floor plan imaginable. Three beautiful large front bedrooms, with commodious closets (two cedar-lined); main bath, with another large closet. Maid's room, with bath and closet adjoining; built-in linen closets, with three drawers, handy to all parts, with two stairs—front and back; marvelously complete and ideally arranged throughout.

Now see how easily your choice of building plans may be financed—convenient credit, if desired, and a 47 per cent saving in cost.

Follow through carefully and then send information blank requesting full information concerning your choice.





The Sterling Stamp on Your Home Means the Same as on Your Silver

These Homes Have Been Built From

Specifications and Terms

Price, $1,192.00 Cash Discount, $59.50
Net Price, $1,132.40
Or $596.00 Down, Balance $26.08 per Month for Two Years

With Plaster or Plasterboard, Add $37.75

Size, 30x38 7 Room Home

Oak Floors and Finish in Living Room and Dining Room, $41.00 Net

Built-in Book Cases, Colonnade and Buffet, $84.00.

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, sub-floor**, also roof boards.

Bevel siding, 6-inch Clear Red Cedar in **good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Front bedroom **Closet** is **Cedar-lined**, as well as linen closet, which also contains **three built-in drawers. Built-in Cupboard** included.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and four exclusive construction features**, partially listed on Page 27.

MaCherie—Plan A

THESE designs of Sterling creation are so striking in style and so perfect in outline that many architects have followed in the wake of their remarkable success. This compliment we appreciate.

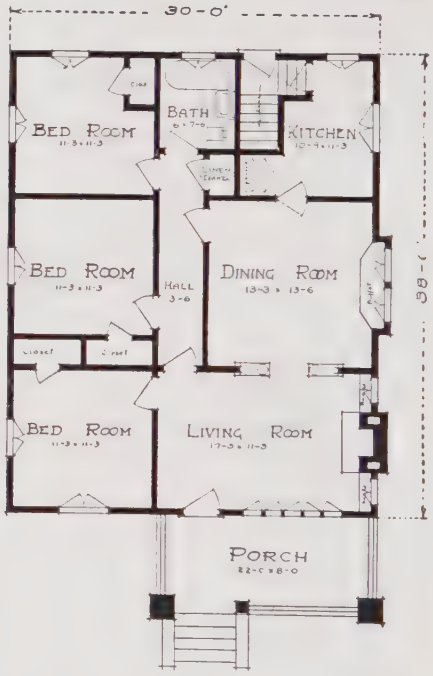
But an architect can only plan. He cannot execute. He cannot select the material. He cannot trim, dress, mitre, cut, groove, sand, finish and completely manufacture the lumber to exact length, size and angle. He cannot assemble your complete Home in one car and ship it direct for 47 per cent under the price of common stuff. He cannot save you time or money or give you credit—*for he hasn't the power.*

So if Sterling plans are offered by another just remember that no plan *is* a plan until it is *built.*

This single story MaCherie has been widely chosen by bungalow builders and its success has been record-breaking. Perhaps you have seen a number of these beauties in your travels. For they have been built from coast to coast and they are the architectural features of their communities. The originality of the design is so refreshing with its spicily touched and charmingly modern features that every passerby is entranced by its beauty.

Inside a wonderful arrangement, large, light airy rooms (casement windows throughout)—built-in features (not included in price except cedar-lined linen closet and cupboard), plenty of storage space—comfortable in every department.

Full materials cost $1,132.40. The average saving is $532 and two men can complete the structure in twenty-two days.



W—, Mass.

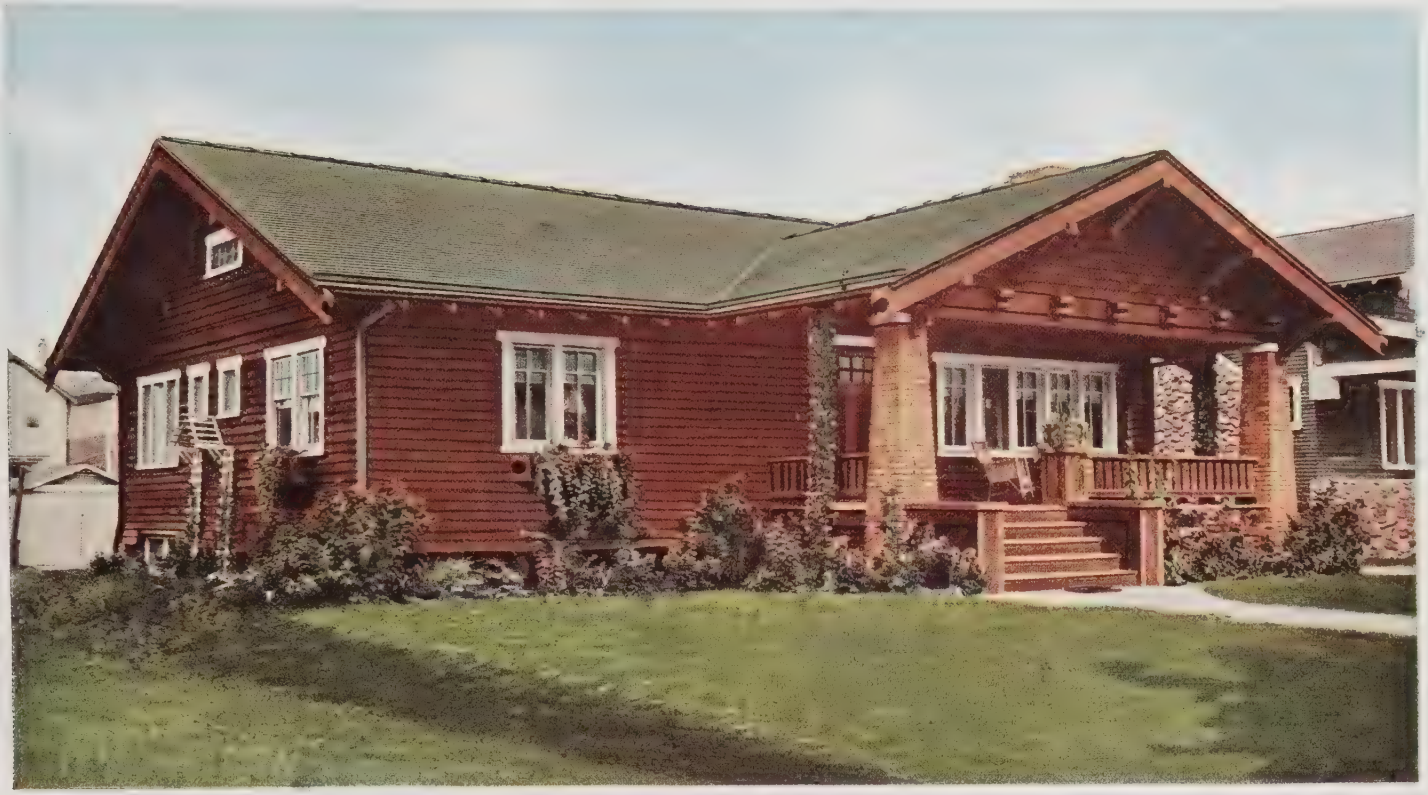
We enjoy our "MaCherie" very much. I wish to say that plans and material are of the best and it is considered one of the prettiest homes in this vicinity.

I found the International Mill & Timber Company strictly honest in their dealings with me.

F. A. Mann

The Sterling Stamp on Your Home Means the Same as on Your Silver

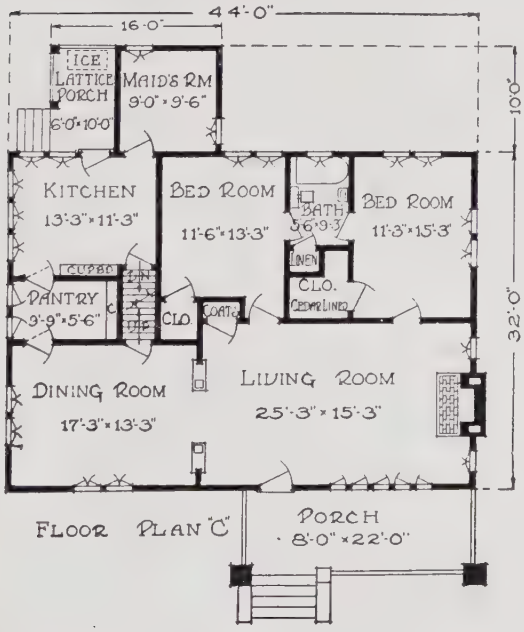
Coast to Coast with Record Results



Specifications and Terms—Plan C

Price, $1,440.00 Cash Discount, $72.00
Net Price, $1,368.00
or $720.00 down, balance $31.50 per month for two years.

With Plaster or Plasterboard, Add $39.00.
Oak Floors and Finish throughout Living Room and Dining Room $54.00 Net.
Height of Ceiling, 9 feet. Attic peak, 8 feet.
Remainder of specifications same as Plan A.



FLOOR PLAN "C"

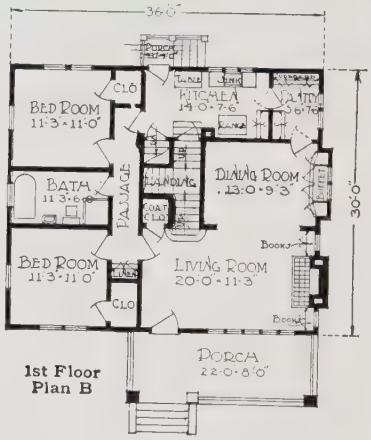
MaCherie—Plan C

The splendid spacing of this plan with the complete isolation of maids' quarters and the additional convenience of the attic, has made it a close rival of Plan A in popularity.

With proper toilet and laundry arrangements in the basement, Plan C completely fills all requirements and offers untold delights to its owners.

Note that two cupboards, shelved closets (one cedar lined), colonnade and linen closet with full set of drawers are included with the usual hundred and ten exclusive Sterling features. Also that attic is floored and supported by 2x6 joists.

Full particulars will follow upon receipt of information blank.



1st Floor Plan B

MaCherie—Plan B

For those who require four bedrooms and the necessary addition of storage space, we recommend this beautiful two-story adaptation without reserve.

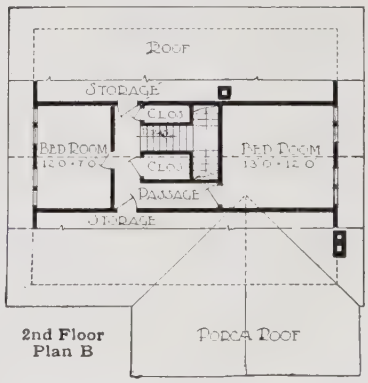
The arrangement is supremely convenient and all built-in equipment is included—three cupboards in pantry and kitchen, buffet, colonnade (Worthington type, page 123) and two book-cases.

The additional cost is small and the full particulars forthcoming after receipt of information blank will prove the extra value.

Specifications and Terms—Plan B

Price, $1,680.00 Cash Discount, $84.00
Net Price; $1,596.00
or $840 down. Balance $36.75 per month for two years.

With Plaster or Plasterboard, Add $52.00.
Finish and Floors in Living Room and Dining Room, $67.15.
Built-in Book-Cases, Colonnade, Buffet and Cupboards included in price.
Height of Ceiling First Floor, 9 feet; Second Floor, 8 feet. Remainder of specifications same as Plan A.



2nd Floor Plan B

The Sterling Stamp on Your Home Means the Same as on Your Silver

Queen of All Its Class

Specifications and Terms

Price, $974.00 Cash Discount, $48.70

Net Price, $925.30

or $487.00 down, Balance $21.30 per month for 2 years

With Plaster or Plasterboard, Add $32.00

Size, 26x40 6 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Vestibule, $48.55 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates** 2x4-inch stock except Hip and Valley rafters which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch Centers.**

One-inch Sheathing is furnished for **Outside Walls, sub-floor,** also roof boards.

Bevel siding 6-inch Clear Red Cedar or Redwood **in good lengths** making fine appearance.

We furnish Thick White or Red Cedar shingles, of **Clear surface.**

Flooring ⅞x3¼-inch Clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **two member baseboard,** shoe being separate so as to scribe to floor.

Sash. All sash are 1⅜-inch primed and glazed with grade **A crystal-clear glass,** the best money can buy.

Doors. Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

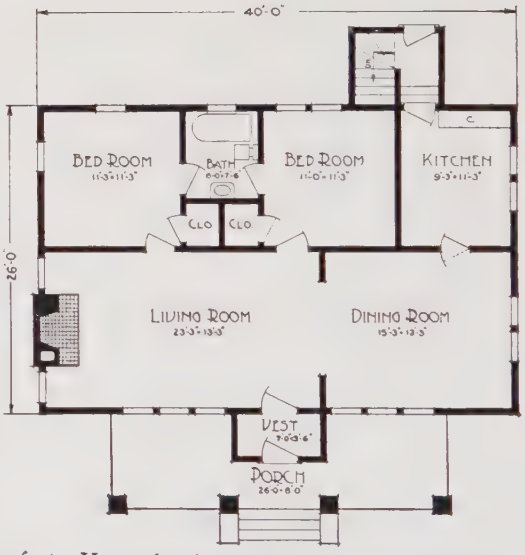
Builders' Hardware. We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of paint and oil is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **built-in Cupboard,** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Silverwood



GENIUS — positively nothing less could have carried out with such charming completeness the exquisite motif of this wisely-chosen bungalow.

Harrison Frey, Creative Architect, has given you this design. The divided terrace in front—the clever brackets—the wide, over-hanging cornice—the whole plan from vestibule to handy bath shows the masterly touch of his hand.

It is clearly apparent why we call this a Home instead of a "house." The true feeling of Home comfort—Home freedom—Home companionship, attached to every feature of this plan. A wonderful living-room—a dining-room of splendid size, exceptionally well lighted—kitchen just right in dimensions, including one of our highly-prized cupboards—two very spacious bedrooms with closets (one cedar lined)—convenient, inter-connecting bath and back grade entrance with stairs (also included in price).

Consider with this remarkable plan, its price and the beautiful selected quality of its materials.

You can be really "At Home" here—and in just twenty working days. The saving amounts to a round $500.

If you wish to understand every detail of this plan, view the photographs of interiors and check the estimated costs, ask for full particulars about the Silverwood.

The Sterling Stamp on Your Home Means the Same as on Your Silver

All for Less Than $1,300

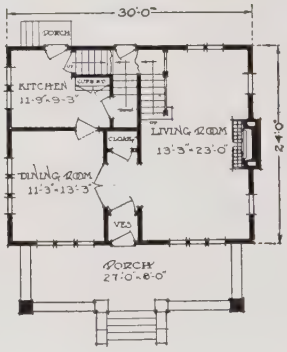
Specifications and Terms

Price, $1,347.00 **Cash Discount, $67.35**
Net Price, $1,279.65
Or $673.50 Down, Balance $29.47 per Month for Two Years **Size, 30x24** **7 Room Home**
With Plaster or Plasterboard, Add $40.30
Oak Floors and Finish throughout Living Room, Dining Room, Hall and Stairs to Landing, $65.20 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.
Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding, 6-inch Clear Red Cedar or Redwood **in good lengths,** making fine appearance, or steel lath for stucco work.
We furnish Thick White or Red Cedar shingles, of **clear surface.**
Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take **a fine polish.** We furnish **a 2-member baseboard**, shoe being separate to scribe to floor.
Sash—All sash are $1\frac{3}{8}$-inch primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front doors are $1\frac{3}{4}$-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside.** **Putty** is furnished to fill up nail holes.
Price includes **Built-in Cupboard, Linen Closet** with **three built-in drawers,** and **large Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **exclusive construction features, Page 27.**

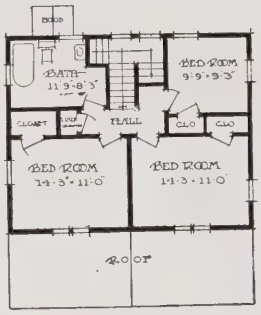
The Sentinel



HERE is one of the Homes which has greatly exceeded our average customer saving record of 47 per cent. With finished cost at $2432, you stand to clear easily a thousand dollars profit.

And the plan is a master creation—literally *full* of winning features.

Spend a half-hour arranging the interior of this residence. Divide this entrancing living-room into a library compartment in front—and music room in the rear with piano against the stair wall in the deep left hand corner. Then, note the cloak-closet and the French doors leading to the dining room—exquisite doors these are. Note the kitchen, handy to all parts—back porch, basement, back stairs to second floor—and remember that this special cupboard and the basement stairs are included.



Upstairs two handsome big bedrooms and room for maid or children—all with plenty of closet room. Cedar lined linen closet in hall with 3 large linen drawers included. Commodious bath room.

All complete for $1279.65—and *complete* means built the way *you* have dreamed your Home could be built. Special selected material. Everything correct. Full measure throughout.

Two men should be given 26 days to do this right. You'll save nearly our price by building The Sentinel. When you write for detailed information, remember to give us *your* side of it in your information blank.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Please Help Us Find If This Wonderful

Specifications and Terms

Price, $2,630.00 Cash Discount, **$131.50**

Net Price, $2,498.50

Or $1,315.00 Down, Balance $57.53 per Month for Two Years

With Plaster or Plasterboard, Add $65.00

Size, 56x28 10 Room Home

Oak Floors and Finish in Living Room, Dining Room, Hall and Sun Parlor, $116.30 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except Hip and Valley rafters which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Redwood in **good lengths,** making fine appearance, or steel lath for stucco work.

We furnish Thick White or Red Cedar shingles, of **clear surface.**

Flooring, ⅝x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front doors are 1¾-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Built-in Pantry and **Cupboard** and **Cedar-lined Closets** are included in price.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Elms

PERFECTION is not achieved in a single inspired moment. The *work* comes after the *thought.*

In working this plan into finished form, we spent weeks of concentrated effort. It was scrutinized by the ablest architects we know. It was examined and proved practical by a national authority on construction. Then, it was tested by these experts in building. So we have come to believe that The Elms does not lack a single feature that would make for the better.

Now we want your views. We want the verdict of the multitude. Although owner, architect and builder have all claimed perfection, we are not arbitrary. If there is a single flaw in the plan or a discordant note in the harmony of design, please help us to find it. We will gladly make any change which would increase the desirability of this master design.

Always remembering that the *plan* is the first governor of success—that the *thinking* determines the outcome, we have conscientiously endeavored to mould this Home into a *perfect thing,* and you are to judge by your own individual standards whether or not our efforts have been successful.

But first let us reason together.

Do not decide until you learn the *full* facts and have before you the *complete* details. These will be sent upon request and we ask

Plan is Lacking in a Single Detail

that you supply us with all available information concerning the ideal Home which we want to make perfect for you.

The Dutch colonial when true to type is the *quaintest* in style and the most *home-like* in form of all the architectural classes.

One cannot imagine a more *attractive*, a more *artistic* or a more *original* Home than The Elms. And the beautiful part of it all is that your attachment to The Elms will continually become more firmly fixed and your pride in its accomplishment will ever increase.

Briefly let us note the main distinctive points—the graceful slope of the roof, its inset chimneys at each end and the broad, extended cornice; the sun-parlor with graceful corner posts and quaint pergola roof—and then let us enter through a *true* Colonial doorway.

Harvey House

Throughout the fine, larger interior of hall, living-room, solarium and dining-room, we note that the connecting French doors yield on occasion a thousand square feet of dancing floor or reception space.

The interior views give you a fair conception of this splendid arrangement.

Harvey House Living Room

The solarium, we note, is exceptionally large—the dining-room of proper and proportionate size. Then passing into the kitchen, we find a big, pleasant room with handy porch and pantry. Upstairs are five remarkable bedrooms, nicely arranged—closets in each (two cedar-lined)—ample windows—bath convenient and properly located over kitchen.

This limited survey reveals but a few of the many advantages of this plan. But it is sufficient to show that The Elms is one Home in a thousand.

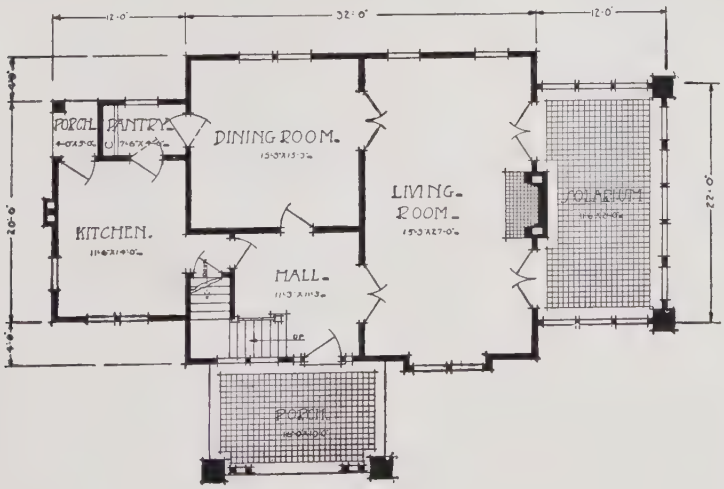
And now the most surprising feature of all—*the price.* Complete materials of the very choicest grade cost but $2,498!

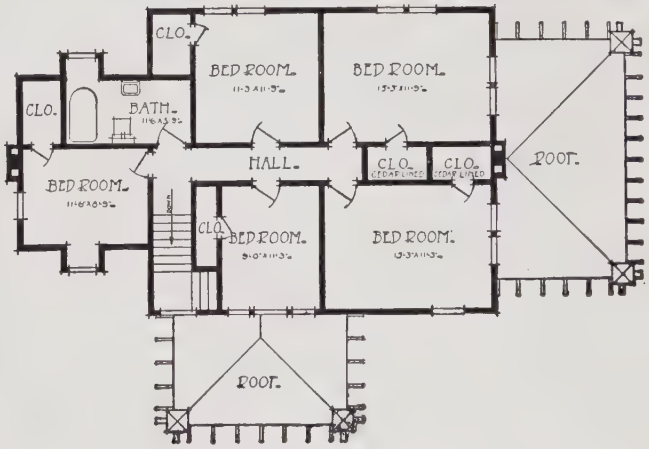
Through selling, manufacturing and building by *System*, the Sterling System has made this imperial Home possible for thousands of people who otherwise would have been denied the right to call The Elms their own.

The farther you go, the more you will appreciate this offer—and we want to go *clear* to the bottom of this matter with you and *prove* every step as we go.

We will appreciate all questions concerning The Elms and we anticipate a most pleasant connection.

Harvey House Dining Room





SECOND FLOOR PLAN.

This Model Home for $913

Specifications and Terms

Price, $961.00 Cash Discount, $48.05
Net Price, $912.95
Or $480.50 Down, Balance $21.03 per Month for Two Years
With Plaster or Plasterboard, Add $29.00
Size, 26x36 6 Room Home
Oak Floors and Finish throughout Living Room and Dining Room, $41.75 Net

Height of Ceiling, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floor,** also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **2-member baseboard**, shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Buffet, Cupboard** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Merivale

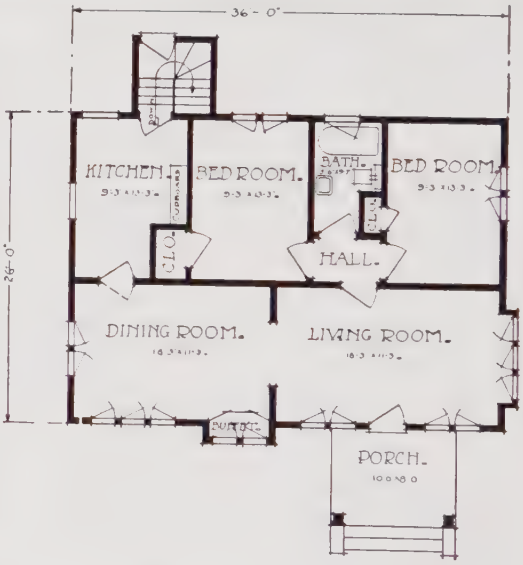
IF you want to entertain a thousand delights, picture this place as your Home. Just wander through and note the elegance of the plan.

First survey the beautiful appearance with its splendid possibilities for a picturesque setting. The porch, done in rustic square effect, will next year be a vine-clad entrance. The bay-window to the right will bear flower boxes. While on the poles to the left, a screen of climbing roses will blossom before the casements of the dining-room.

Now into this wonderful, light living-room with its cosy window-seat; then the dining-room which rivals it in size and charm; a built-in buffet here (included in the price); casement windows everywhere.

Now back to the hall leading to a central bath and two good bedrooms—each with double windows. The right hand closet is cedar-lined.

And note the long kitchen dimensions preferable to every housewife. Then the basement stairs and rear entrance apart from the main building yet just as convenient—all included.



"First-Class Materials"

G—, Michigan,
Oct. 19, 1915.

We are well satisfied with the Home and the material was first class.

Mrs Jennie Roth

Willingly you would have paid $2,500 for this Home before the Sterling System came. Now a thousand dollars *less* is sufficient to complete it. And this modern method includes an undeniable advantage in every point—quality, strength, convenience, speed and credit if you desire.

Two men in three weeks can make this your Home, saving you according to average just $429.

The Sterling Stamp on Your Home Means the Same as on Your Silver

110 Exclusive Advantages in Construction

Specifications and Terms

Price, $1,051.00 Cash Discount, $52.55
Net Price, $998.45
Or $525.50 Down, Balance $22.99 per Month for Two Years
With Plaster or Plasterboard, Add $38.50
Size, 24x26 8 Room Home
Oak Floors and Finish throughout Living Room, Dining Room and Hall, $42.85 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Claremont

EVERY Sterling Home contains a great many special construction features and extra specifications. In The Claremont, as in other two-story residences, these number one hundred and ten. A list of twenty or so is given on page 27. The full list will be sent with other information on request.

Yet in addition to these important points, the Claremont offers additional values by including a large built-in cupboard, a very convenient back porch, a cedar-lined linen closet of splendid size and completely assembled basement stairs and grade landing.

We consider this one of the most remarkable values in our book and emphatically recommend the plan because it has been so enthusiastically received by all owners.

Let us inspect it.

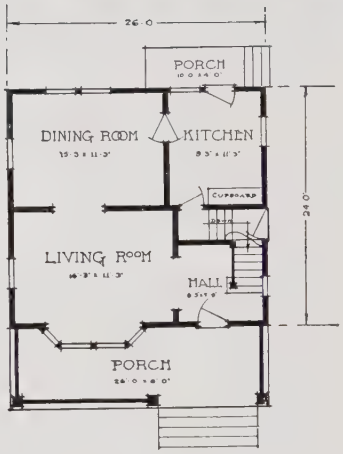
The full length porch is worthy of mention—broad, open steps—full railing and graceful spindles.

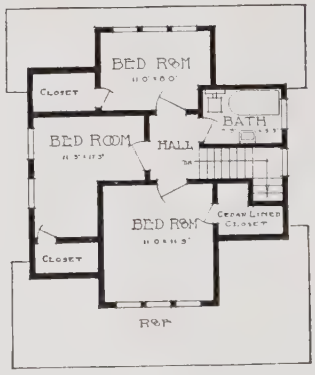
Front door—full length plate glass. Hall leads through portals into a large living-room with cosy bay window in front or by easy stairs to the second floor. Dining-room is large and well lighted. Kitchen enjoys cross-ventilation—includes built-in cupboard and leads to handy rear porch, or to grade entrance and basement.

Upstairs, we find three fine, big, light, airy bedrooms with closets attached (one cedar-lined) with space for storage, and bath conveniently located at the head of the stairs.

The Claremont measures 24 x 26 exclusive of porches. Every piece of lumber, hardware and merchandise—every drop of paint is guaranteed highest quality.

Two men can erect it in 20 working days, saving you, according to record, $469.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Businesslike Building Gets Double in Results

Specifications and Terms

Price, $1,012.00 Cash Discount, $50.60

Net Price, $961.40

Or $506.00 Down, Balance $22.14 per Month for Two Years

With Plaster or Plasterboard, Add $36.00

Size, 24x24 7 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, $45.55 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.

Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers**.

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface**.

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All outside finish is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains**. All finish work is Clear Kiln-dried, well sanded and will take a **fine polish**. We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is $1\frac{3}{4}$-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware — We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside**. **Putty** is furnished to fill up nail holes.

Price includes **Built-in Kitchen Cupboard** and **Cedar-lined Closet**.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Richgrane

HOME-BUILDING is organizing.

Finances, first, by your treasury department; plans, next, by your architectural department; then, the purchase of materials by your purchasing department; and finally, the building by your construction department.

Now, see how the Sterling System renders you invaluable assistance in not one or two, but in *all* departments.

First, by making your dollars worth 50c more, we reduce the strain on your treasury. Furthermore, if you so desire, we will meet you half-way with an easy payment loan of fifty per cent.

Second, by creating a design which is tasteful, attractive and graciously inviting—by arranging a plan which correctly and conveniently apportions the inner spaces—and by scientifically satisfying all construction requirements, we present you with the model of a *perfect* Home.

Third, by selecting and assembling the six thousand odd parts in uniform quality, we reduce the labors of your purchasing department to the simple action of signing the check.

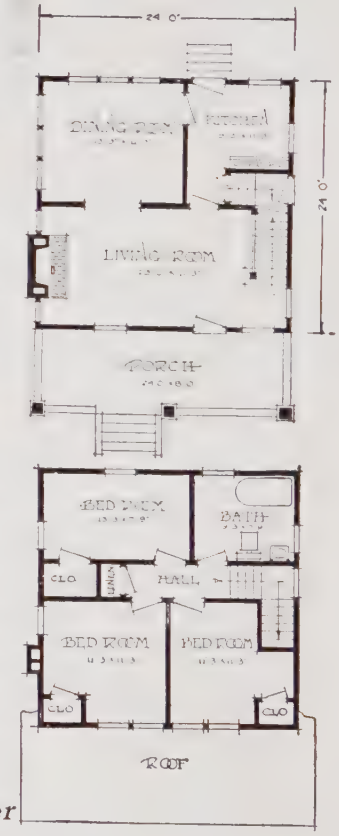
Fourth, by specifying materials to meet the highest standard of construction—then, by carefully choosing these materials to satisfy the strict requirements of the highest grade of quality—and finally, by manufacturing all parts with smooth unfailing precision, we reduce the labors of your construction department to a mere piece-fitting operation and give you an extra strong, rigid building, faultless in construction.

And interwoven with all these operations, is a Service which takes care of you in every department and follows your building through to a perfect finish.

Note the price of this graceful Richgrane. Now, the plan. Then remember the uniform quality, the accurate manufacture and the complete assemblage of all materials.

If you want this Home on your lot next week, order now. It's ready.

Buy *your* Home where *Homes* are made. Send information blank for full particulars.



The Sterling Stamp on Your Home Means the Same as on Your Silver

7000 Pieces Joined Into a Perfect Home

Specifications and Terms

Price, $1,012.00 Cash Discount, $50.60

Net Price, $961.40

Or $506.00 Down, Balance $22.14 per Month for Two Years

With Plaster or Plasterboard, Add $42.00

Size, 24x24 7 Room Home

Oak Floors and Finish in Living Room and Dining Room, $41.10 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.

Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance

We furnish Thick White Cedar shingles, **giving a clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain

All **outside finish** is **White Pine** and **Cypress** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Madison

FINE and clean, this stately Home comes straight to you from the source of production. It is unburdened with needless profits. It occasions not a single per cent of waste. It reduces labor to one-third.

Seven thousand Sterling pieces—selected and uniform—go to make up this handsome Madison. Every piece is prepared—ready to assemble. Every component part fits with polished precision—and something like a thousand extra are furnished for double strength in construction.

See what we've done to make this Home perfect.

The design—distinctive and clean-cut.

The plan—seven model rooms, three closets (one cedar-lined), and built-in cupboard. Exceptionally well lighted. Conveniently arranged.

The material—pure-quill quality, picked by experts.

The construction—thoroughly solid—the highest standard of building.

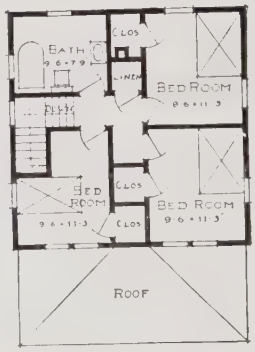
The price—lower by far than any other offers (unless specifications are scanty and materials are the cheapest.) (Read pages 26 and 27.)

The convenience—full materials, plans and instructions for erection in one-third the time.

The Service—a responsible, experienced System interested *vitally* in the supreme success of your Home.

And, if you so desire, *credit* for half the price on easy terms.

We are proud of this representative and want one in every community. Ask for particulars on your information blank.



The Sterling Stamp on Your Home Means the Same as on Your Silver

"I Saved $500," Says Customer Ewing

Specifications and Terms

Price, $1,122.00 Cash Discount, $56.10

Net Price, $1,065.90

Or $561.00 Down, Balance $24.54 per Month for Two Years

With Plaster or Plasterboard, Add $40.00

Size, 22x26 7 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall and Coat Closet, $46.70 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress**. These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Stratford—B

DON'T be misled by empty claims or *mere arguments* when you have such testimony as this before you. Mr. Ewing wasn't—and he saved $500 by following facts. Read his letter.

You should study this Stratford. It contains many delightful features and has been hailed by our customers as the most practical of plans.

Go through each room slowly. Note size (*actual* inside dimensions). Note cross ventilation. Note handiness of arrangement—bath at head of stairs over kitchen—bedrooms all square—roomy closets with full head-room (one cedar-lined)—linen closet with built-in drawers—kitchen cupboard—handy back-porch.

Note the full width dormers, front and back, which make this a full two-story Home.

Consider the *quality* and the precise manufacture of materials. Remember the experience and responsibility of its makers. And above all do not forget that this Home will be built with full strength and proper bearing in every member.

You can save $500—and get a Home without a single regret.

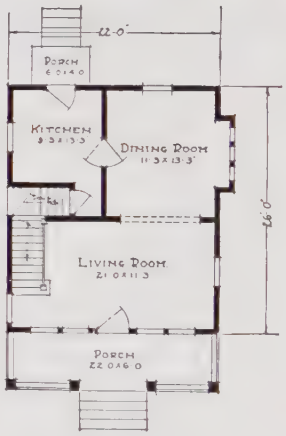
Send information blank for full particulars.

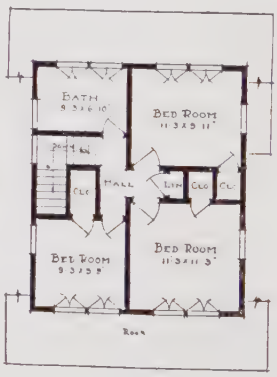
"Company Has Right Spirit"

P—, Pa.

I am very well pleased with the house which you furnished me and also with your Company's methods of dealing. There was a little shortage of paint, but the promptness with which this matter was adjusted only shows that your Company possesses the right spirit in its dealings with its customers. I think there was a saving of at least $500.00 in the building of this house over what it would have cost to build it in the ordinary way.

Frank Ewing





The Sterling Stamp on Your Home Means the Same as on Your Silver

A Splendid Plan—Space To Spare

Specifications and Terms

Price, $1,138.00 Cash Discount, $56.90

Net Price, $1,081.10

Or $569.00 Down, Balance $24.89 per Month for Two Years

With Plaster or Plasterboard, Add $44.00

Size, 32x28 7 Room Home

Oak Floors and Finish in Living Room and Dining Room, $42.25 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock. **Joist, ceiling joist, studding** are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance, or metal lath for stucco work.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish **a 2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Linen Closet with Built-in Drawers and Shelves.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Fairfax

EXPERIENCE has taught a great number the mistake of building too *small.* This is one of the many errors common to building operations which are not guided or advised by professional architects.

The Fairfax is a beautiful illustration of a Home with space for everything—a Home which affords voluminous closet room in a splendid arrangement of large, pleasant rooms, exceptionally well lighted and cross ventilated throughout.

The inner comforts in Sterling Homes receive equally as much care and attention as the outward beauties. And our remarkable success is largely due to our policy of sparing neither effort nor expense to make them both winningly attractive and supremely convenient.

Let us enter.

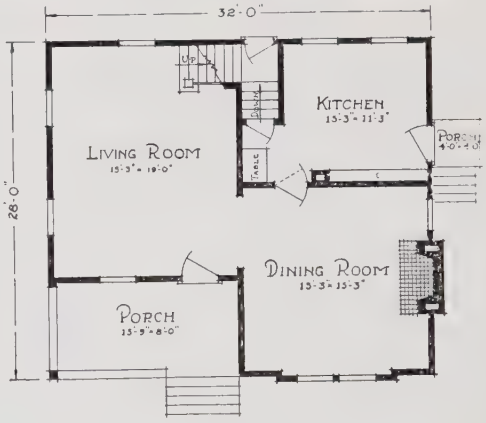
A fine, spacious living room with outlook on three sides. Note the long, unbroken wall spaces which make the furniture arrangement easy. Your dining room is a most cheerful room—fireplace and with a large windowed bay in front. (Some will prefer to move fireplace to living room. This will not alter the plan or price.)

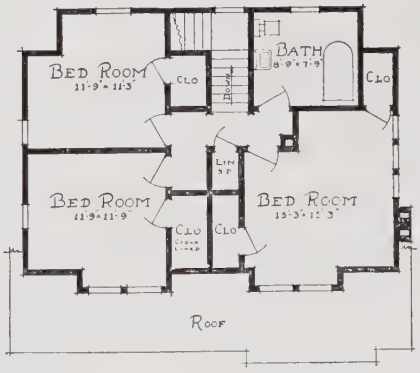
The kitchen is *model.* Serving table at your left. Fine, light Sterling cupboard at right. Doors to grade, basement and handy side porch.

Upstairs, three rapturous bedrooms with wonderful storage facilities. Note that the owner's-room has *two* closets. Large cedar-lined closet in hall with built-in drawers and shelves. A very sizable bath completes the plan.

But this brief page cannot serve to explain one-tenth of the advantages of the plan and there are a great many other points which must be considered.

Send information blank for full particulars. Let us point out the easy way to build a Home, which will bring you pride, comfort and economy.





Direct Selling Cuts Cost To $1098

Specifications and Terms

Price, $1,156.00 Cash Discount, $57.80
Net Price, $1,098.20
Or $578.00 Down, Balance $25.29 per Month for Two Years
With Plaster or Plasterboard, Add $39.00
Size, 22x30 7 Room Home
Oak Floors and Finish throughout Living Room, Dining Room and Hall, $42.20 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins. **Studding, ceiling joists, rafters** and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood in **good lengths,** making fine appearance; or metal lath for stucco work.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made especially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Kitchen Cupboard, Linen Closet with drawers** and **Cedar-lined Closet.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27

The Morchelle

YOU may decide on a larger Home but never a finer Home than the Sterling Morchelle. Six large rooms and bath—reception hall and open vestibule—full length 8-foot porch, basement stairs and grade entrance—three bedroom closets (one cedar-lined), built-in linen closet with full set of drawers, built-in kitchen cupboard and large, cross ventilated bath—sold straight to you from the source of production for $1098!

That is a fairly large sum in one sense but it would look very small if you were forced to employ the handsaw and rule—or if you bought a *house* incomplete in specifications and construction.

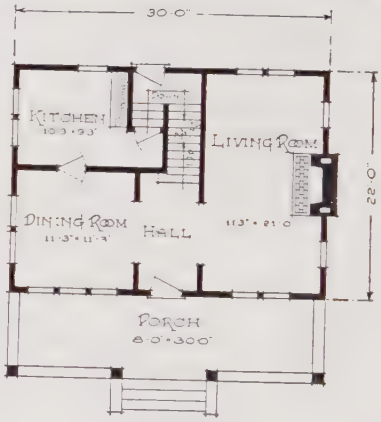
But invested in a Sterling Home you are certain of full materials, selected materials and accurately cut materials. You can always know that *your* interests will be taken care of. You should be sufficiently satisfied to know that your Home is a Sterling—top and bottom, inside and out—every piece selected and guaranteed the best for the purpose.

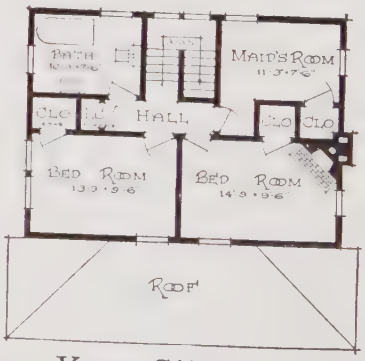
We want your ideas on this question—stated frankly with assurance of confidential relations on both sides. So please fill out our information blank at the earliest moment and let us supply you with full particulars on every point.

Get acquainted with your Home before you buy it and you will do neither us nor yourself an injustice.

A saving of $500 awaits you on this purchase—as certain as sunrise. And two men can put complete materials in place in 21 working days.

Ask for detailed account of this offer on information blank.





The Sterling Stamp on Your Home Means the Same as on Your Silver

Only Accomplishment Left is "Introduction"

Specifications and Terms

Price, $1,174.00 Cash Discount, $58.70
Net Price, $1,115.30

Or $587.00 Down, Balance $25.68 per Month for Two Years

With Plaster or Plasterboard, Add $42.25

Size, 30x20 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room and Den, $44.80 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
We furnish Thick White Cedar Shingles, giving a **clear surface.**
Flooring, 7/8x3 1/4-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1 3/8-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1 3/8-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1 3/4-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Kitchen Cupboard, Linen Closet** with **three drawers** and **Front Closet, Cedar-lined.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Browning-B

WITH the ability to create a Home like this—with the power to select the finest lumber that grows—with the only specially built factories in existence that manufacture with polished precision—with ample finances to offer terms of half-down — with a standardized, automatic System stretching straight from the forest to you, this Company has but one accomplishment left to achieve.

That is "*INTRODUCTION.*"

We are prepared. Now let all the people know it. Let them learn what we really have to offer. Let them appreciate in full sense what "Sterling" *means.* Then let them tell others and bring us immediately the business that must eventually come.

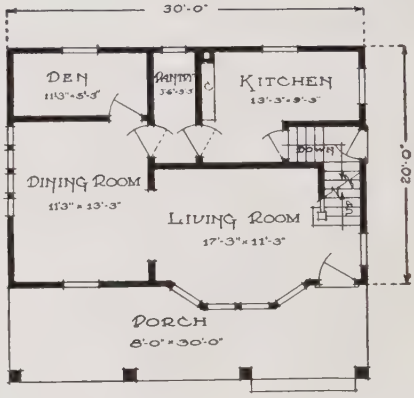
That's why we are offering you this architectural masterpiece for $1115.30. No other can do as much. Comparison will show you that. Even common materials, slip-shod methods and deplorable construction will cost you more money elsewhere.

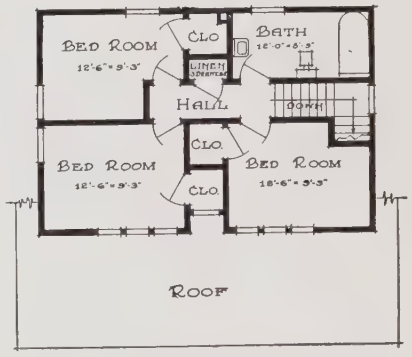
But we want introduction *quick.* We are ready to buy it and the price we pay is sufficient to interest every man no matter how rich or how careless with money.

Think of it! This stylish beauty containing seven large, pleasant rooms with three closets—cozy den, handy pantry—built-in kitchen cupboard—full length porch—cedar-lined linen closet with built-in drawers, comes all cut-to-fit ready for the nail and brush at $1115.30.

It should cost you $1800. **You positively cannot** buy its equal for *near* that price!

Help introduce Sterling Homes *now!* Send information blank and let us show you in detail how you'll benefit yourself by helping the Sterling System.





SECOND FLOOR PLAN

The Sterling Stamp on Your Home Means the Same as on Your Silver

Always Admired and Now Made Perfect

Specifications and Terms

Price, $1,262.00 Cash Discount, $63.10

Net Price, $1,198.90

Or $631.00 Down, Balance $27.60 per Month for Two Years

With Plaster or Plasterboard, Add $39.00

Size, 32x22 8 Room Home

Oak Floors and Finish throughout Living Room, Dining Room, Hall and Closet, $57.10 Net

Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates,** 2x4-inch stock except hip and valley rafters, which are 2x6-inch.
Joist, ceiling joist, studding are placed on **16-inch centers.**
One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.
Bevel siding 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.
We furnish Thick White Cedar shingles, giving a **clear surface.**
Flooring, ⅞x3¼-inch clear stock with beautiful grain.
All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.
All outside window and door frames are accurately cut and have Clear White Pine Casing.
Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.
Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.
Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.
Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.
Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.
Price includes **Built-in Pantry, Two Cupboards** and **Cedar-lined Closet.**
All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.
Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Rembrandt Plan B

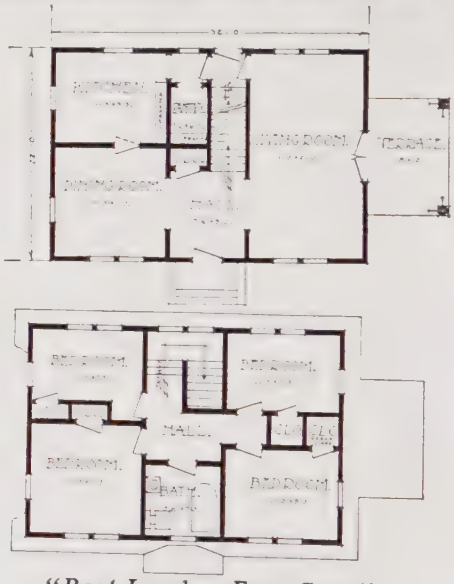
NOW comes a new adaptation of the greatest Dutch Colonial value on list—a new and larger plan that will re-delight its multitude of admirers.

A hallway fronts the facade entrance with coat closet at hand and open portals leading to a handsome living room; thence, through French doors to terrace. Dining room with three shuttered windows leads to kitchen with built-in cupboard and large pantry which also contains one of these much prized conveniences.

Upstairs, four bedrooms with closets attached (one cedar-lined) and central bath readily accessible from every point in this likely interior.

The Rembrandt "B" comes to you completely assembled and cut-to-fit from selected stock for $1,198—a surprising price for this fine four-bedroom plan. And as Professor Cowell says, it also satisfies a more important point than economy with its *double-strength construction.*

Ask for full particulars on your information blank.



"Best Lumber Ever Seen"

S—, Pa.

I had these pictures made and this records a successful house-building operation from beginning to end. I only wish I might also photograph our feeling of satisfaction.

Although quickly put up, the house is thoroughly well constructed. The lumber you shipped was the best I have seen in the community and there was more than enough for all operations. I was pleased with the other materials, especially the paints and varnishes.

Also, I want to express our pleasure with your treatment of us throughout the transaction. It has been a fine experience and I hope you will serve my friends and possibly myself again.

Arthur Mould

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Beautiful Two-Family Apartment

Specifications and Terms

Price, $1,790.00 **Cash Discount, $89.50**

Net Price, $1,700.50

Or $895 Down, Balance $39.16 per Month for Two Years

With Plaster or Plasterboard, Add $65.00

Size, 26x40 12 Room Home

Oak Floors and Finish throughout Living Room and Dining Room, both floors, $87.62

Height of Ceiling First Floor, 9 ft.; Second Floor, 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock, except hip and valley rafters, which are 2x6-inch.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **Sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths,** making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are 1⅜-inch, primed and glazed with grade A **crystal-clear glass,** the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded,** ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House,** including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Prices include **Built-in Cupboards** and **Cedar-lined Closets** on both floors.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features,** partially listed on Page 27.

The Grenadier

JUST see how easily you may buy a Home, make money from the start and build a comfortable fortune on a sound, substantial basis.

The Grenadier costs you only $1,790 and it can be built complete—foundation, carpenter work, plumbing, painting, lighting—everything from basement to the peak of the roof, for $3,580. If you build by hand-saw methods with materials of a fair grade according to our superlative construction standard, it could not *possibly* cost you less than $5,000!

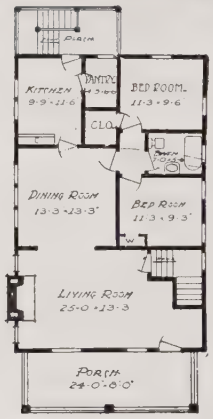
But you do not have to pay all cash—only $895 down is necessary. So you will have just $895 invested in a $5,000 property with $939.75 to pay in two years at the rate of $39.16 per month.

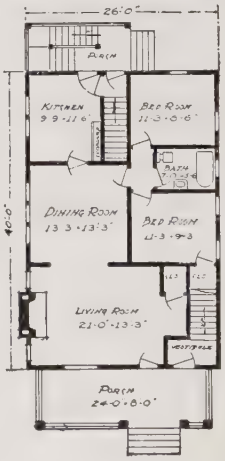
The upper apartment will rent for at least $35.00 per month—from that to $60.00 according to location. So your rent receivable will probably more than cancel the monthly payment—and you will be *paying no rent at all!*

Then in two years the whole property is yours for $895 invested—and your accumulated rent money will amount to $720 more.

The Grenadier is without qualification the most beautiful, practical, best-arranged duplex design on list. Go over it carefully—note the special conveniences—cedar-lined closets and built-in cupboard on each floor, pantry above—handy back porches—lovely front porches—fireplace in both apartments—wonderful quality and construction throughout.

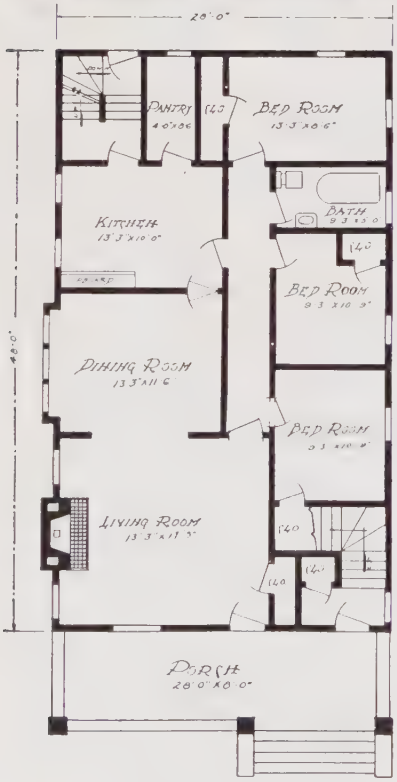
Write for full information and let us help you get a *real* Home and make money.





The Sterling Stamp on Your Home Means the Same as on Your Silver

This Wonderful Two-Family Home



The Patrician

PERHAPS the most profitable investments which the Sterling System offers are its two-family apartments. And The Patrician is one of the finest models of this type on list.

If all of the best architects in the country could be assembled in meeting to discuss the merits of this plan, we doubt if a single feature could be advantageously added. We know that the arrangement could not be bettered; nor the attractiveness increased.

Note the wide full length porch with handy wrap closets just inside.

Note the size and arrangement of the living room. The second floor has an extra advantage in a cozy library nook in the right.

Fine, light, thirteen-foot dining room with triple-windowed bay. Kitchen 13 feet 3 inches by 10 feet, with built-in cupboard—large, light pantry, convenient to hall, and upstairs an extra closet for trunk storage.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Pays For Itself In 4 Years

Three pleasant bedrooms with good closets attached (one cedar-lined on each floor). Bath that is convenient to all quarters and yet well removed from visiting rooms.

A complete, practical, all-including plan which has proven marvelously successful both as a Home and an investment.

CONNECTED with this plan there are some very startling facts which will prove intensely interesting to every Home-builder and every building investor.

In the first place this handsome apartment, full 28 feet by 48 feet, cut to the finest degree of precision from super-select material costs you but $2,111. That's $1,000 less than you would be forced to pay for the cheapest materials—and you could not get this Sterling plan—nor Sterling quality—nor the 110 exclusive Sterling double strength construction features—nor the easy credit which we offer.

Now see what you can do by reason of Sterling economy.

The Patrician erected, plastered, painted and equipped with high grade fixtures throughout should cost you a little less than *$4,000*. We offer to loan you about one-third of this amount *before* the building is started. So, approximately $2,800 is the total sum necessary to complete and equip the whole apartment. The remainder is paid in two years at the rate of $48.63, while the rental income, according to average, is $85.75 per month—$44.55 for the lower apartment and $41.55 for the upper.

If your location is average, then, your income will net you $37.38 per month for twenty-four months and cancel your monthly payments. This totals about $900. Therefore, in two years you will owe only $1,900 on a property which cost you approximately $4,000 and which is worth at the *lowest calculation $5,000*.

In twenty-two months more your monthly income will return the remaining $1,900 of your investment. So, allowing an ample margin for the sake of conservatism, *The Patrician will pay for itself in forty-eight months or four years.*

These are plain figures taken from average locations. Still *your* investment may be much more profitable by reason of better location and higher rents. Or, even if rents are *twenty per cent lower* than the average, it will take you only *five years* to clear this generous income-yielding property.

Whether you are building for investment or building a Home and desire to live in one of these beautiful apartments, the results are the same. A Home-owner is simply his own landlord. He pays his rent to himself.

Think of it! With only a little more than $2,500 capital invested, you can positively pay *back* your investment in 40 to 48 months, or 5 years at the *very outside*—and this property will be your clear profit.

Is it any wonder that we are selling our two-family apartments to Home-builders and investors in all parts of the country?

Here is a *wonderful* opportunity—one that no man with a little capital can afford to overlook.

Don't pass it without investigation. Send your information blank, stating your preference for the Patrician and give us an opportunity to give you an opportunity which has no parallel.

Specifications and Terms

Price, $2,223.00 Cash Discount, $111.15

Net Price, $2,111.85

Or $1,111.50 Down, Balance $48.63 per Month for Two Years

With Plaster or Plasterboard, Add $97.50

Size, 28x48 Two 6 Room Apartments

Oak Floors and Finish throughout Both Floors—Living Room, Dining Room, Vestibule, Hall, Closet and Stairs, $111.75 Net

Height of Ceiling First Floor, 9 ft.; Second Floor 9 ft. Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock.

Joist, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, sub-floors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, ⅞x3¼-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish.** We furnish a **2-member baseboard**, shoe being separate so as to scribe to floor.

Sash—All sash are 1¾-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are 1⅜-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised**, ready to fit in lock, saving a big carpenter bill.

Front door is 1¾-inch thick, well manufactured and makes a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks, building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** and **Cedar-lined Closet** on both floors.

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows, as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Architectural Triumph of the Year

Specifications and Terms

Price, $1,835.00 Cash Discount, $91.75
Net Price, $1,743.25
Or $917.50 Down, Balance $40.14 per Month for Two Years
With Plaster or Plasterboard, Add $57.00
Size, 24x42 10 Room Home
Oak Floors and Finish throughout Living Room, Dining Room, Hall, Vestibule, Lavatory, Solarium and Breakfast Room, $103.95 net
Height of Ceiling First Floor, 9 ft.; Second Floor, 8 ft.
Wall Sills, 2x6 ins. Center Sills, 6x8 ins. Floor Joist, 2x8 ins.

Studding, ceiling joists, rafters and **plates**, 2x4-inch stock except hip and valley rafters, which are 2x6-inch.

Joists, ceiling joist, studding are placed on **16-inch centers.**

One-inch **sheathing** is furnished for **outside walls, subfloors** for both first and second story, also roof boards.

Bevel siding, 6-inch Clear Red Cedar or Red Wood **in good lengths**, making fine appearance; or metal lath for stucco work.

We furnish Thick White Cedar shingles, giving a **clear surface.**

Flooring, $\frac{7}{8}$x$3\frac{1}{4}$-inch clear stock with beautiful grain.

All **outside finish** is **White Pine** and **Cypress.** These woods are best known to stand bad and wet weather. **Compare** with what **others** furnish.

All outside window and door frames are accurately cut and have Clear White Pine Casing.

Interior finish is Southern Pine. We pride ourselves on furnishing finely finished lumber for inside trim, stair work, etc. We **sort** for the best looking **grains.** All finish work is Clear Kiln-dried, well sanded and will take a **fine polish** We furnish a **2-member baseboard,** shoe being separate so as to scribe to floor.

Sash—All sash are $1\frac{3}{8}$-inch, primed and glazed with grade A **crystal-clear glass**, the best money can buy.

Doors—Inside doors are $1\frac{3}{8}$-inch thick; made from the best figured lumber and are all **sanded**, ready to finish. These doors are **all mortised,** ready to fit in lock, saving a big carpenter bill.

Front doors are $1\frac{3}{4}$-inch thick, well manufactured and make a beautiful entrance. Back and grade entrance doors carry sash glazed with best grade glass and furnish **full light** within.

Builders' Hardware—We furnish hardware for the **Complete House**, including lock sets, hinges, sash locks, window weights and cord, all sized nails, base knobs, closet hooks building paper, etc. Full supply of **paint** and **oil** is furnished, made specially for Sterling Homes—**two coats outside** and varnish for **two coats inside. Putty** is furnished to fill up nail holes.

Price includes **Built-in Cupboard** in pantry, **Combination Built-in Buffet** and **Kitchen Cupboard**, and **Two Cedar-lined Closets.**

All steps from grade to first floor are furnished unless specified cement. **We furnish basement stairs** but do not send basement frames and windows as the cellar frames are usually put in when building foundation, and foundations are very often built before car arrives.

Note particularly **the hundred and ten exclusive construction features**, partially listed on Page 27.

The Meadow-Moor

FRESH from its initial test, this exquisite new English model comes in the forerank of Sterling designs to supersede the commonplace and take premier position among Homes.

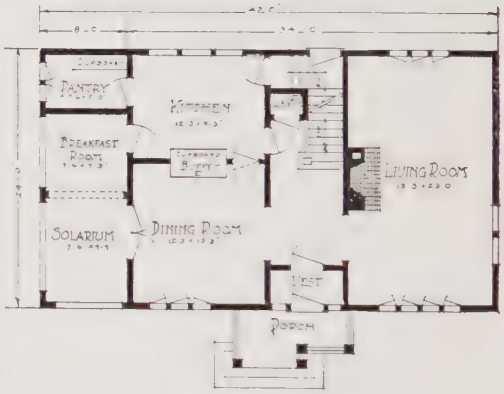
We feel with pardonable pride that by *creating, perfecting and building* The Meadow-Moor, the Sterling System has achieved the architectural triumph of the year. And it is a very satisfying thing to know that already three pre-eminent authorities have endorsed our opinion by awarding this Home the highest honors in its class.

At last, the lovely English type has been made completely modern. The Meadow-Moor combines the rarest grace in contour with a perfectly appointed plan. It preserves the gentle flow of lines so rapturously admired by England visitors; it sacrifices nothing of the immaculate softness; it carries out the picturesque motif, complete in every detail, while it gains countless practical advantages by adapting the plan and construction to meet modern ideals.

But it would be folly to so much as *attempt* to reveal (in this limited space) one-fiftieth of the beauties and conveniences included.

Study this plan. See what a marvelous Home it affords. Take note, for instance, of the combined solarium and breakfast room—how pleasant, refined and free from the usual. Now one particularly excellent feature of the dining room and kitchen—the push-through cupboard connecting with mirrored buffet, all built-in together. And consider the beautiful second-floor terrace, convertible at once into a fine, big, sleeping porch.

The Meadow-Moor is rich in surprises and we perhaps can help you to find them. Your request will be met with prompt response and the full, detailed particulars.



The Sterling Stamp on Your Home Means the Same as on Your Silver

The Home of Your Dreams

The Vernon

IT IS impossible to attempt even the briefest survey of The Vernon on this page.

The photographs, while they indicate to certain extent the beauty—the perfect poise—the symmetry and graceful charm of this architectural master-plan, fail to do The Vernon justice.

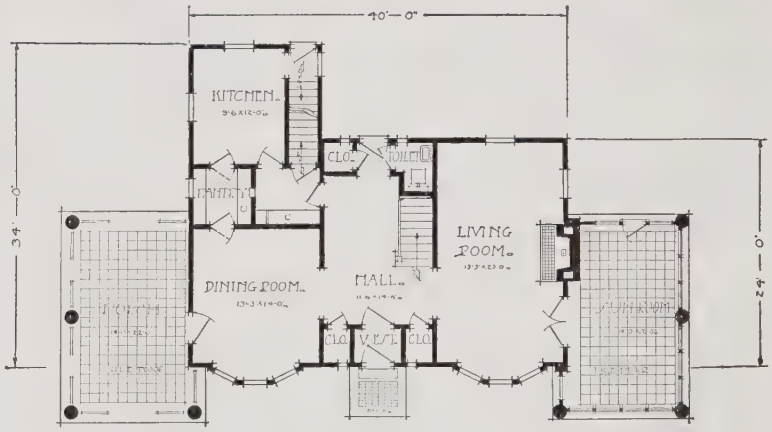
Nor can the supreme convenience of the arrangement be explained in such limited space although the plans may be studied to good advantage in connection with the interiors shown on page 121.

Then, construction is a chapter in itself. The specifications and a multitude of important construction and quality advantages can not be included here.

There is only one way we can reveal, in true light, the many desirabilities of this wondrous Home. You must write.

After you have explored this prospectus fully, please tell us of your interest and also give us all necessary knowledge of conditions as shown on our information blank.

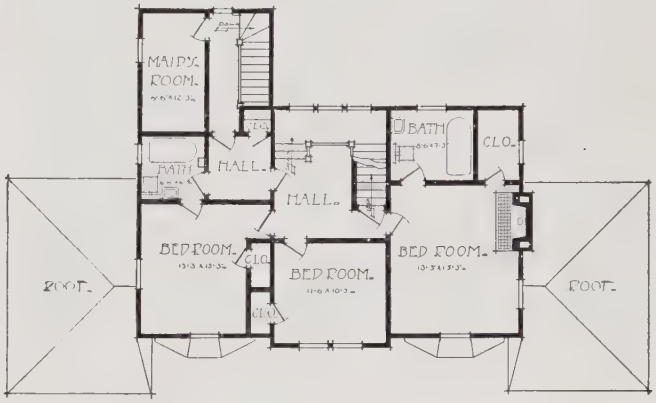
The Vernon is a Home of Dreams—but it has often been made a wonderful reality. Let us show you how easily it can be placed on your lot with a $1,500 cash saving.



Prices and Terms

Specifications on Request

Price, $2,926.00. Cash Discount, $146.30. Net Price, $2,779.70. Or $1,463.00 Down, Balance $64.01 per Month for Two Years. With plaster add $78.00. Size, 40x34, 10 Room Home. Oak Floors and Finish throughout living room, dining room, hall, downstairs closets, vestibule, toilet and sun room, $116.55 net.



The Sterling Stamp on Your Home Means the Same as on Your Silver

The Rich Grain of Sterling Selected

A corner in The Silverwood living room. Note bookcase arrangement. See page 102.

Showing the roominess of dining room in The Silverwood. Note wall space arrangement.

Note the rich finish of the living room in The Windsor; also the convenient coat closet and hidden stairs. See page 66.

The arrangement of furnishings may vary but the quality of materials is constant. Dining room in The Windsor.

Can one imagine a more impressive finish or more convenient plan than this of The Grenadier? See page 115.

Looking through the living room toward the front of The Grenadier. Note in the opposite view how spacious this living room is.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Lumber Greatly Enhances Interior Beauty

The sun room in The Vernon on a winter morning. The woodwork is beautiful in design and finish.

The Vernon dining rooms reveal careful planning and polished preparation of the finest material.

This Vernon has been charmingly decorated throughout. Common materials would mar this exquisite harmony.

A corner in a Vernon bedroom. Note the high ceiling and absence of the usual wall defects.

Our handsome dark oak has enriched the interior appearance of this Windermere living room.

Note the beautiful finish of the floor and woodwork in this Rembrandt living room, due to our selection system.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Door Design 10X

Door Design 11X

Door Design 12X

Door Design 13X

Sterling Doors Are Individually Selected

THOSE who are unfamiliar with our System of Selection will be surprised to learn that these beautiful clear Fir doors are included with every Sterling Home.

The patterns are exquisitely figured. The surfaces are highly polished and carefully matched. The workmanship, we believe, is without equal.

Each door is selected individually from a stock which is perhaps the largest in the world.

DOOR DESIGN 10X.

Front door, Craftsman type.
Vertical grain stiles, 5 3/8-inch.
Vertical grain rails—top rail and lock rail 5 3/8-inch, bottom rail 11 3/8-inch.
Selected slash grain three-ply veneered panels.
Stock sticking, bead and cove.
Size, 3 ft. x 7 ft. Thickness as specified.

DOOR DESIGN 11X.

Five-panel interior door, 4 5/8-inch.
Vertical grain stiles.
Vertical grain rails—top rails 4 5/8-inch, intermediate rails 4 1/2-inch, bottom rails 9 3/8-inch.
Selected slash grain solid raised panels.
Stock sticking, bead and cove.
Size, 2 ft. 8 in. x 6 ft. 8 in. Thickness as specified.

DOOR DESIGN 12X

Rear and grade entrance doors. (Panels line with Design 11X.)
Vertical grain stiles, 4 5/8-inch.
Vertical grain rails—top and lock rails 4 5/8-inch, cross rail 4 1/2-inch, bottom rails 9 3/8-inch.
Stock sticking bead and cove.
Size, 2 ft. 8 in. x 6 ft. 8 in. Thickness as specified.

DOOR DESIGN 13X

Special plate glass front entrance door furnished as specified.
Vertical grain stiles, 5 3/8-inch.
Vertical grain rails—top rail 5 3/8-inch, bottom rail 19 3/8-inch.
Stock sticking, bead and cove.
Size, 3 ft. x 7 ft. Thickness as specified.

DOOR DESIGN 14X

Special plate glass French doors, furnished as specified.
Vertical grain stiles, 5 3/8-inch.
Vertical grain rails—top rail 5 3/8-inch, bottom rail 11 3/8-inch.
Square sticking. Beads furnished.
Size, 2 ft. 8 in. x 6 ft. 8 in. Thickness as specified.

Door Design 14X

Sterling Cabinet Craft Is Rich In Value

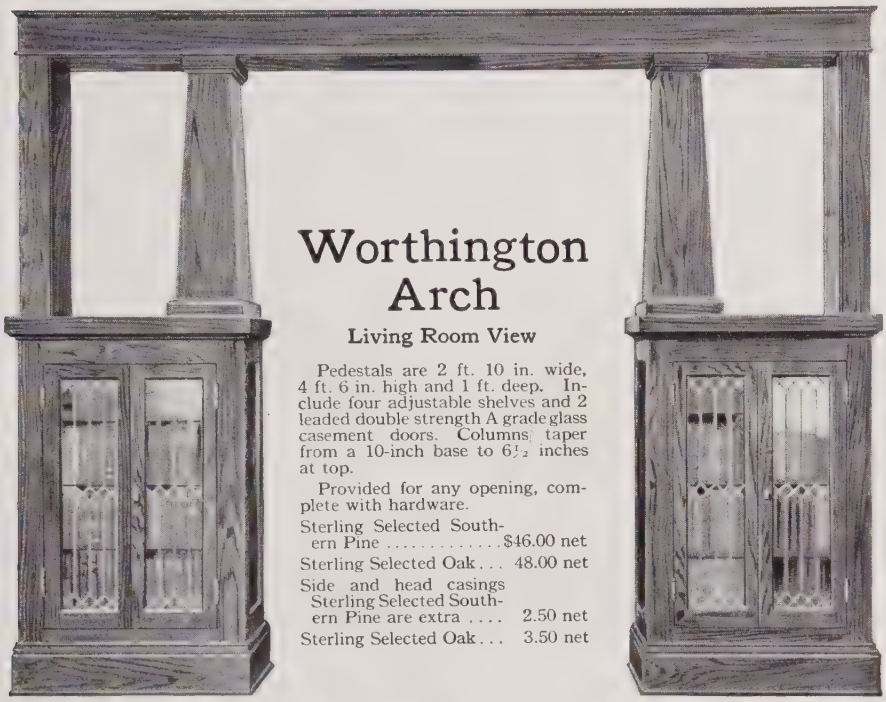
Exquisite Designs Supreme Materials Highest Skill Finest Polish

Neither photograph nor print can do half justice to these beautiful creations. Nor is there, as far as we know, any cabinet work on the market today which would serve as a true basis of comparison.

Sterling Colonnades and Buffets excel *primarily* because the Sterling Grade-mark demands super-excellence. With the facilities and the materials and the power to lavish the highest skill in designing, selecting and making, we are producing that which no manufacturer has heretofore attempted.

Materials have never before been selected with such care. The designs are exquisitely appropriate. Skilled workmen finish each piece separately. Sand it—smooth it—and polish it to bring out the beautiful grain.

After it is properly filled and varnished, the eye can scarcely detect a joint. To all purposes it is one solid piece—a Sterling *master*-piece.



Worthington Arch

Living Room View

Pedestals are 2 ft. 10 in. wide, 4 ft. 6 in. high and 1 ft. deep. Include four adjustable shelves and 2 leaded double strength A grade glass casement doors. Columns taper from a 10-inch base to 6½ inches at top.

Provided for any opening, complete with hardware.

Sterling Selected Southern Pine ..... $46.00 net
Sterling Selected Oak ... 48.00 net
Side and head casings Sterling Selected Southern Pine are extra .... 2.50 net
Sterling Selected Oak ... 3.50 net

Richelieu Arch

Pedestals are 2 ft. high, 2 ft. wide and 8 in. deep with 11-in. tops, and Columns are 6 ft. high—8-in. base tapering to 5½ in. top.

Sterling Selected Southern Pine ..... $12.50 net
Sterling Selected Oak ..... 14.00 net

Side and Head Casings are extra.
Sterling Selected Southern Pine ..... 2.50 net
Sterling Selected Oak ..... 3.50 net

Worthington Arch—Dining Room View

Windemere Buffet

Very popular—Handsome—Cleanly Finished—large—6 ft. 6 in. wide by 7 ft. 1 in. high—Doors, 10 in. wide by 58 in. high—leaded double-strength crystal-clear glass—Shelves—Bevel plate glass—Mirror shell, 1 ft. 8 in. wide by 3 ft. 2 in. long—All drawers are perfectly fitted—carry lip fronts—Ask for blue print.

Sterling Selected Southern Pine . $44.00 net
Sterling Selected Oak ..... 46.00 net

Meadow-Moor Buffet

This most remarkable buffet is connected by many with our kitchen cupboards. The center panel slides upward opening a "pass through" from the cupboard shelf. Blue print on request.

Buffet contains 7 slide-easy, lip front drawers, 2 lower and 4 upper compartments with leaded, double strength glass doors and 3 bevel plate glass mirror panels.

Drawers and lower compartments are 1 ft. 6 in. deep. Each upper compartment includes two shelves 1 ft. deep.

Overall dimensions are 6 ft. 6 in. wide and 7 ft. high.

Price includes head and side casings, hardware, finish complete, ready for place.

Sterling Selected Southern Pine ..... $49.50 net
Sterling Selected Oak ... 52.00 net

Sterling Porches Make Handsome Additions

Often it is the case that Home-builders desire the further conveniences of rear porches for storage and out-of-door sleeping quarters and such additions under the Sterling System are made with ease and economy.

The cost is obviously small but we ask you to note a point even more important than price. These Porches are Sterling throughout and they are not the usual clumsy additions that are just tacked on. Double strength construction holds here the same as specified throughout Sterling Homes.

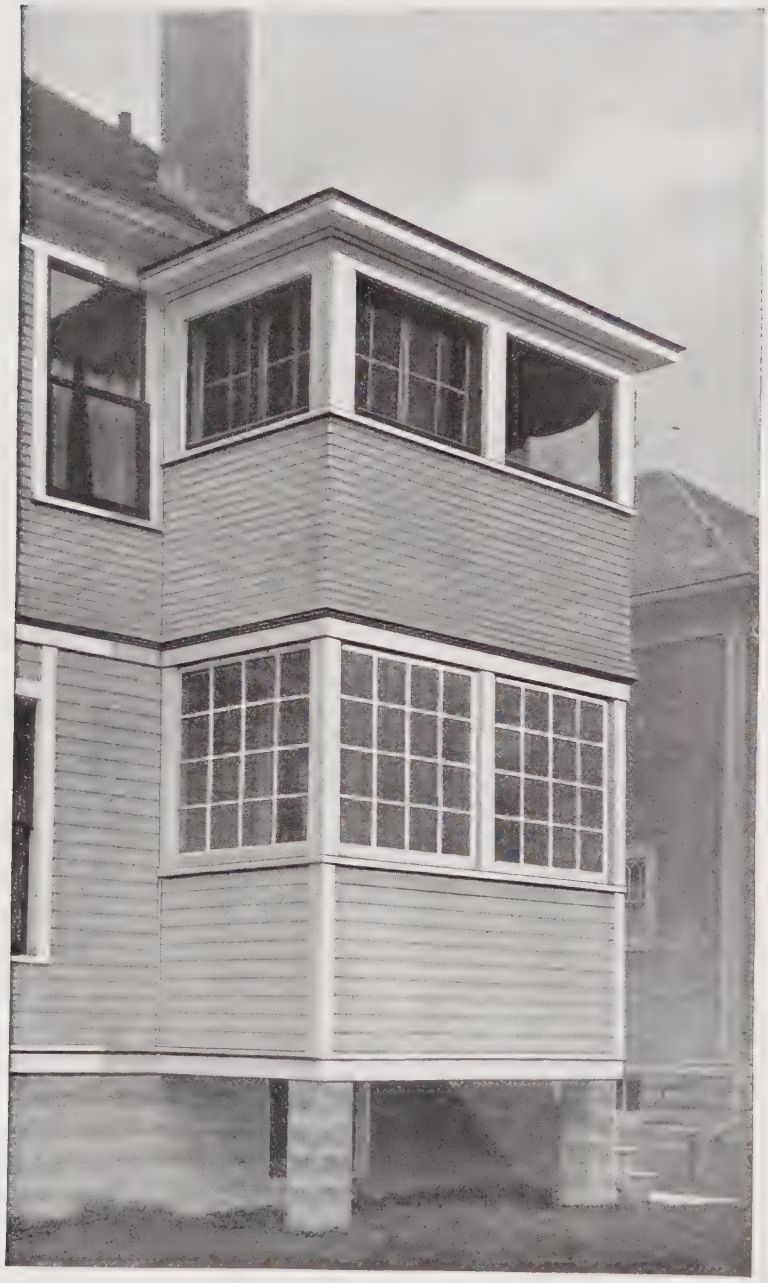
Closed porches are all lined and sealed.

Not merely a layer of siding between the interior and the weather and every single piece is selected and perfectly prepared.

It would be very inconsistent to say the least if we should permit an ordinary shabby addition to a Sterling Home and we know that you do not want such a thing.

Don't you agree that the back view and the back yard should be made trim and appetizing instead of a little corner? The back porches are important factors in appearance as well as in comfort. The Sterling System makes them right.

If you require a different style, different from those here showing, remember that we manufacture all styles. But these are the best practical that we know and they fit into Home plans very nicely.



Double Deck or Single

Includes wall plates, 2x8 joists, double bearing plates, sub-floor, lining, plancier, frieze, facia, corner boards, water table, etc. Sealed on both floors inside of wall sheathing. Note three thicknesses in wall—siding, sheathing and tongued and grooved ceiling.

Also all hardware, building paper, paint, nails, tin roof.

Also top-hinging sash which swings in and fastens by hook. Price includes outside door.

In every way STERLING, and don't confuse with sashless, bodyless porches.

Double size Deck	5x 8	$120.00 Net
	5x10	128.00 Net
	6x10	140.00 Net
	6x12	154.00 Net
Single size Deck	5x 8	70.00 Net
	5x10	73.50 Net
	6x10	80.50 Net
	6x12	88.50 Net

Extra for two entrance doors to building and back steps, $12.00.

Windemere Special

A very handy entrance and storage porch. Comes complete with hardware, shingles and paint.

STERLING throughout.

Added to houses which have back doors and steps the prices are:

Size 4x10	$29.00
4x12	34.00
6x 8	34.00
6x10	38.00
Extra for back door and steps	6.00

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Heating Plants Offer Supreme Values

A SIZE for every *Home*, a *style* for every *pocket-book*. *Supreme advantages* in every *style* and a *cash guarantee* behind every *advantage*. We offer you furnaces which are consistent with Sterling Homes. Not only have all scientific principles been satisfied in the *construction* of Sterling Heating Plants, but the *quality* of all materials complies with the strict requirements of the Sterling Grade. Otherwise, they would never be listed.

Limited space permits us to describe here only two of our many styles of furnaces. We will gladly mail you our new catalogue showing complete line of hot-air, steam and hot-water heating plants—all Sterling—all guaranteed.

Ask for our Furnishing Catalogue. Select the style you desire and our Heating Engineer will gladly give you complete information as to the proper size, the method and cost of installing and the proper kind and location of all fittings.

Sterling "Genesee" Multiple Pipe Furnace

Scientifically right
One piece cast radiator
Large combustion chamber
Extra heavy firepot
Triangular removable grates
Large, deep ashpit
Extra large doors
Double galvanized casing
Everything correct
Nothing left out or slighted

PRICES COMPLETE WITH CASING

	Firepot	Diam. of Casing	Shipping Weight	Cubic Ft. Capacity	Price
No. 8F-11	20 inches	36 inches	850 lbs.	10,000	**$44.80**
No. 8F-12	22 inches	38 inches	1,000 lbs.	15,000	**51.75**
No. 8F-14	24 inches	40 inches	1,100 lbs.	20,000	**57.95**
No. 8F-15	26 inches	43 inches	1,300 lbs.	25,000	**69.90**
No. 8F-16	28 inches	49 inches	1,500 lbs.	30,000	**87.30**

Sterling "Genesee" Re-circulating Pipeless Furnace

Our latest success
Positive circulation of heated air
Even temperature in every part of the home
Easiest to install
Most economical and efficient of all
Fits any basement without cutting
Furnished complete with casings, all tools and accessories, adjustable collar, floor box and nickel-plated floor register

PRICES

	Firepot	Diam. of Casing	Shipping Weight	Cubic Ft. Capacity	Price
No. 8F-20	20 inches	36 inches	1,050 lbs.	12,000	**$61.50**
No. 8F-22	22 inches	38 inches	1,200 lbs.	17,000	**69.00**

Description of Sterling "Genesee" All Cast Hot-Air Furnaces

In *general*. Sterling "Genesee" furnaces are scientifically designed and constructed to heat your home with the greatest economy. They last a lifetime. Every part, except the casing, is a heavy, uniform, smooth casting made from a select mixture of *all new* pig iron of special analysis which has the greatest radiating and heat-retaining qualities (insuring the least consumption of fuel) and that elastic toughness necessary to insure an even expansion and contraction (preventing fire crack or warp).

The *Radiator* is carefully constructed to give the longest possible fire travel, insuring economy of fuel and efficient heating of the air. It is a uniform casting in *one* piece, preventing any leakage and making it *absolutely gas-tight* throughout the entire life of the furnace.

The *Combustion Chamber* is large and correctly shaped so that the gases will properly mix with the flame and be entirely consumed, giving perfect combustion.

The *Firepot* is extra large, heavy and durable. It has deep, straight sides, insuring perfect combustion at all points. It eliminates the accumulation of ashes and unburned coal along its sides, a bad defect in firepots with sloping sides.

The *Grates* are triangular in shape and set in separately; any one of the grate bars can be removed in an instant without disturbing the others. Each can be shaken separately, while sufficient air space is allowed to give proper draft at the right place.

The *Ashpit* is extra high, deep and wide, furnishing plenty of air for combustion, eliminating the danger of burning out the grates and making it very easy to remove ashes.

The *Doors* are tight-fitting, extra large and well hung. The fuel filling door is protected with special backing and fitted with a non-heating handle.

The *Casing* is made of heavy galvanized iron, sufficiently large to insure the correct air space between it and the furnace. It is protected on the inside with a heavy layer of asbestos and is thickly sheathed with bright tin.

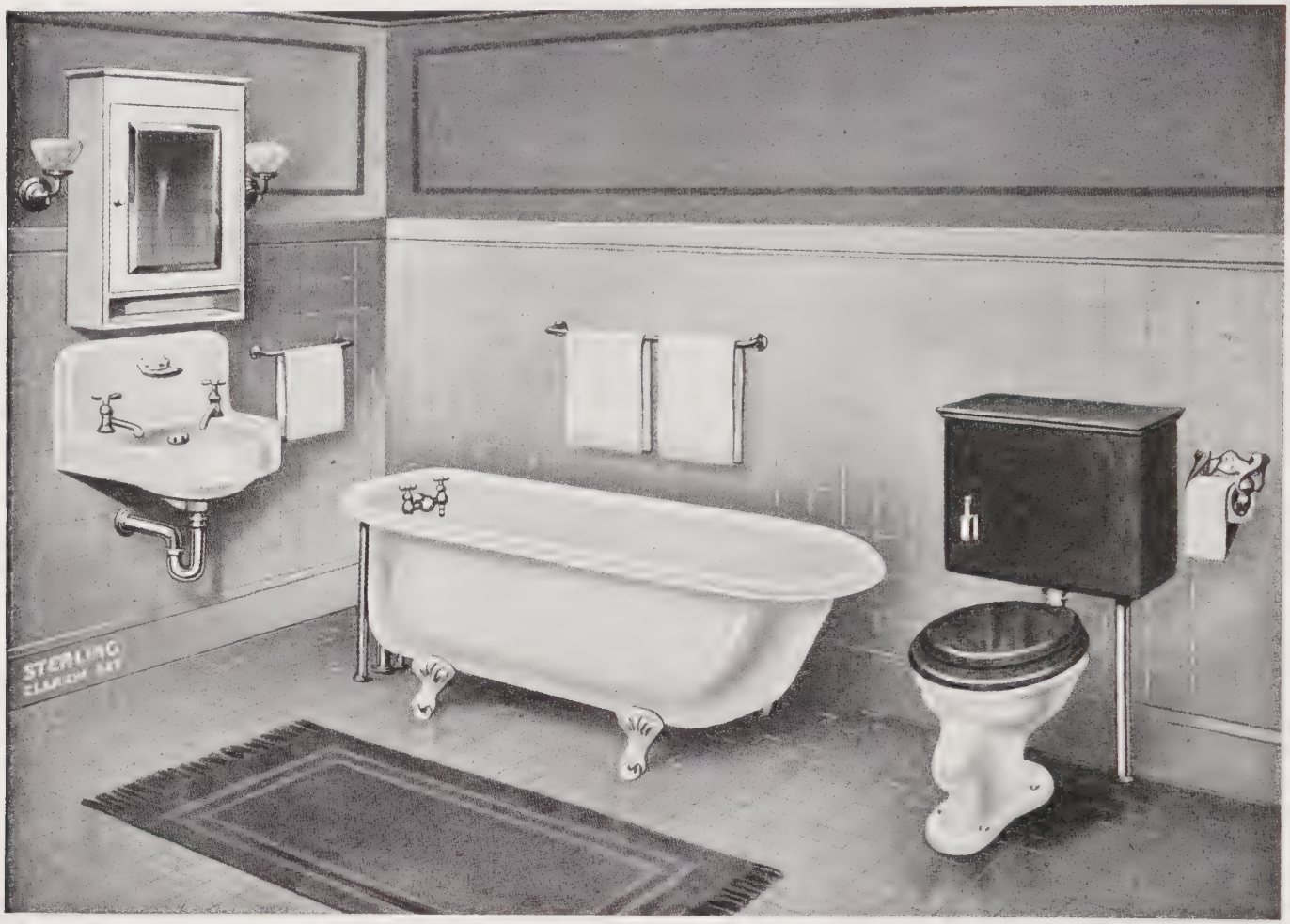
A *Hot-Water Coil* can be easily installed as the furnace is properly tapped and capped for it.

We furnish with each furnace *draft chains* and *fixture*, *shaker handle* and *poker*.

We *Guarantee* that your Sterling "Genesee" Furnace will last to the *limit* of material existence or 50 per cent longer than the cheaper furnaces which are similarly priced; that it will not fire crack or warp; that, if intended and operated according to simple directions, it will satisfactorily heat the Home for which it is intended, and be *absolutely gas-tight*. If you are not perfectly satisfied in every way, we will either replace or immediately return your money.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Plumbing is Guaranteed After Installation



Clarion Set No. 10F-21

THE STERLING SYSTEM will never sell you any article but that which will, in actual comparison of values, prove vastly to your advantage. In plumbing, as in lumber and hardware and paint, we are staking our reputation on the fact that the quality is supreme. We know it is. Instead of thin-lipped enamel and dipped nickel trimmings, our plumbing fixtures are specially manufactured, heavily coated and heavily plated. Instead of *cheapening* to get low prices, we have *raised* the requirements and by reason of sheer volume in business our prices are actually lower than grades which have no class relation.

That is why we sell under the broadest guarantee ever made.

Our famous Clarion set, here illustrated, satisfies in full degree the requirements of Sterling Quality as well as the convenience of every purse.

Learn more about this offer. Send for our big Furnishing Catalogue and save money on high-grade plumbing—both fixtures and roughing-in materials. If you expect to refit a building, send diagram for list of complete materials. In any case, do not buy until you investigate thoroughly.

Description of Fixtures

BATHTUB—Heavy enameled genuine porcelain with full roll rim, fitted with Fuller No. 4½ nickel plated bathcock, nickel plated connected waste and overflow, and nickel plated offset supplies. Length over all 5 feet, width over rim 30 inches, width of roll rim 3 inches, depth inside 17 inches.

LAVATORY—One-piece, half-circle with deep apron front, heavily coated with genuine porcelain enamel. Supported on concealed wall hanger and fitted with nickel plated, china indexed compression faucets; nickel plated 1¼-inch anti-syphon trap and nickel plated wall supplies. Size of slab 18x21 inches, height of back 8 inches, bowl 10x14 inches. Center to center of faucet holes 12 inches; center of waste outlet to wall 7 inches.

CLOSET is one of the latest designs in washdown water-closets and is furnished in Birch Mahogany, Golden Oak or Natural Oak finish. It has bent wood tank with glass finish, 10-ounce copper lining, compound lever ball cock, Douglas rubber ball flush valve and handle and reversible flush lever; closet seat finished to match tank and fitted with nickel plated offset hinges; tank is operated by push lever at lower left hand corner; finest grade "A" vitreous china syphon washdown closet bowl with nickel plated slip joint elbow, nickel plated floor screws and nickel plated ⅜-inch supply pipe to tank.

GUARANTEE—We guarantee that each piece in this set will be delivered to you exactly as described and that if any piece of enameled ware proves defective within two years, we will immediately replace or refund your money.

Note the vital difference between this guarantee and that of other concerns whose guarantees practically cover only the safe arrival of material at destination. The *real test* of enameled ware is *after installation* and it is then that our guarantee protects you.

Price of Set No. 10F-21 complete as described and guaranteed..... **$48.00**

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Electrocraft Fixtures Everlasting

Home Set No. 2F-5

This set of Electrocraft will serve as an example to show you the care and the study which we have expended to give you Sterling Quality in Lighting Fixtures. All material and workmanship are the best that can be procured. The sockets, shade holders and chain are all the best that money can buy, while the plates are extra heavy brass and handspun.

Our Electrocraft finish is a special electrical process which virtually blends metal and finish together into a fixture of substantial construction and everlasting finish.

Designed and arranged to meet the most exacting requirements in an eight-room, two-story home, this set is only one of many that we have. If not suited for your use, let us send you our catalogue showing our complete offering of "Electrocraft Fixtures." The variety is large yet very select.

SPECIAL ELECTROCRAFT GUARANTEE

We guarantee that fixtures will be delivered complete with crowfeet, sockets, shade holders and wired ready to hang; that our special Electrocraft finish will outwear all others; that if not EXACTLY as represented and upon inspection, you are not satisfied in EVERY WAY, we will immediately return your money.

(Signed) INTERNATIONAL MILL AND TIMBER COMPANY

DESCRIPTIONS AND PRICES

No. 2F-111—PORCH Fixture is of solid copper. The surface of the 6-inch ball is glazed so dust will not settle on it, while the inside is frosted to hide the direct glare of the lamp **$0.77**

No. 2F-116—RECEPTION HALL Fixture is for 2 lights, neat, compact and substantial. Solid brass plate is 10-inch in diameter, and the whole is finished in Electrocraft Brushed Brass. The glass shades are of an alabaster white tone with an artistic embossed oak leaf pattern **$3.05**

No. 2F-112—LIVING ROOM Fixture is of the new semi-indirect type, striking and effective in character. Note the kindred spirit that exists between it and the hall piece. The same style ceiling plate, the same sockets and holders, the same finish and the same artistic detail in the richly embossed glassware. This fixture is wired for 4 lights; 3 at the ceiling and one in the bowl, which is 16 inches in diameter. It is 30 inches long and designed to present correct proportions and give the greatest and most pleasing distribution of light in the room **$11.45**

No. F-114—DINING ROOM Fixture is an especially choice selection. Its simple grace and quiet beauty of ornament will be a delight to any home. The bowl, which is 16 inches in diameter, is richly embossed with a pure Adam period design and is wonderfully translucent. The length is 34 inches and the finish is our special Electrocraft Brushed Brass to match the rest of the set **$11.85**

No. 2F-115—KITCHEN Fixture is of a strong, substantial brass rod made and finished to match the rest of the set. The length is 34 inches to the bottom of the 8-inch flat shade, which is of opal glass and is a perfect reflector so that the whole room will be well and uniformly lighted **$1.65**

No. 2F-117—UPPER HALL Fixture is a solid brass ceiling plate, finished Electrocraft Brushed Brass, with a 6-inch pure white opalescent glass shade. It is high and out of the way and will light effectively the space for which it is designed **$0.88**

No. 2F-118—BATHROOM Fixture is of heavy, solid brass, finished in polished nickel and extends about 8 inches from the wall. The shade, which matches the others, is glazed on the inside, which insures a splendid light; the white frosting on the outside, however, prevents any unpleasant glare **$1.40**

No. 2F-119—The three **BEDROOM Fixtures** are very neat and effective. The ceiling plate, chain, sockets and holders are all of the same character, strength and finish as the others in this set. The length is 36 inches to the bottom of the glass shade, which with its alabaster white tone and embossed oak leaf pattern matches the balance of the set.

Price, each, **$1.65** ..... **$ 4.95**

Complete Set No. 2F-5 ..... **36.00**

Any fixture in this set sold separately at the prices quoted. If desired, we will furnish Satin Brass or Mission Brass Finish at the same prices.

Read a Real Guarantee

What would you think of the Sterling System if we feared to sell our Homes on a make-good basis?

What if we demanded full cash in advance and tried to force you to buy blindfolded?

What if you had to come all the way and take your chances?

How *could* we blame you under such conditions if you exercised a proper sense of caution and turned away?

But if, instead of offering you the usual meaningless guarantee, we made it definite—if we placed right in your own bank in your name an amount equal to half of your purchase—if we told you to draw in case we did not make good on every statement? *Then* a refusal would indeed be difficult to understand.

Now, instead of listening to a lot of fanciful promises about "satisfaction guaranteed", read a *real* guarantee—a guarantee that you can get cash on *any minute*—not a phrase on a piece of paper, but figures on a deposit slip—*good hard cash* in *your* bank in *your* name.

This isn't one of the all-too-numerous unperformed promises. This isn't a clever arrangement of words. This isn't a "send us all your money and depend on us to give it back."

No! We have reversed that. We send *you* all of *our* materials and plans and depend on *you* to pay *us*—whatever is right!

Remember that it's a far cry from promise to performance.

It is easy to say—"We'll save you 30% to 40%." But it takes *performance* to make a *sworn average* of *47% saving by the actual customer-signed records.*

It is easy to speak of "high-grade No. 1 lumber." But there is only one concern, so far as we know, which has the power to select materials which satisfy Sterling requirements.

It is an easy matter to assemble some plans and call them "the most beautiful in existence." But it takes skill and experience to create practical designs with recognized beauty and standing. We chose ours from 8,000 designs!

And anyone can say, "This building will be strong and warm and rigid." But it *won't* be unless the materials are perfectly seasoned, perfectly prepared and all of our 110 exclusive features are included.

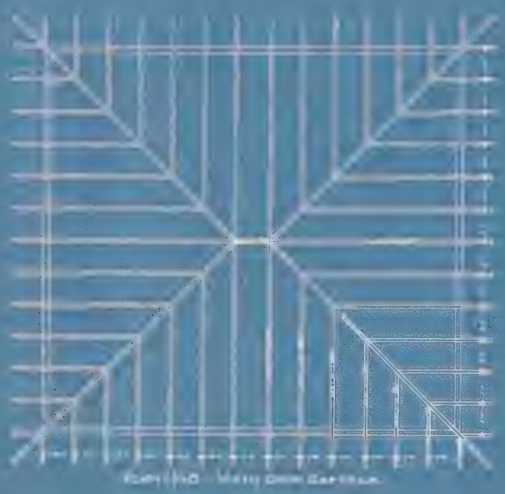
Any man who has vision can readily picture results—satisfaction—all that is to be desired. But *power—equipment—facilities—system—experience*—and a thousand and one agents of performance are necessary to make the *dream* a *reality.*

So you don't want mere *promises.* *You* want *performances,* and you want to be *sure* that you'll *get* performances. You want a *real* guarantee that you will get a *real* Home. Wouldn't you *rather* have the cash-in-your-hand than a *promise?*

Then send us half—keep the rest until you are sure we've given you satisfaction—and pay it in small, easy payments.

Nothing more need be said.

Note How Carefully Each Length is Detailed



This is the roof plan and shows the location and length of each rafter, including the jack and hip rafters. Hip rafters are 2x6; all other rafters 2x4 spaced 24" on centers. All rafters are cut, notched and mitred to fit ready for the nail.

DETAIL OF ROOF SHEATHING

This figure shows each piece of roof sheathing with the ends mitred and cut to exact length. Opening is left for Dormer in front.

This figure shows the Dormer. Note all studs on side walls are cut on an angle. Also the side wall sheathing is cut on a mitre.

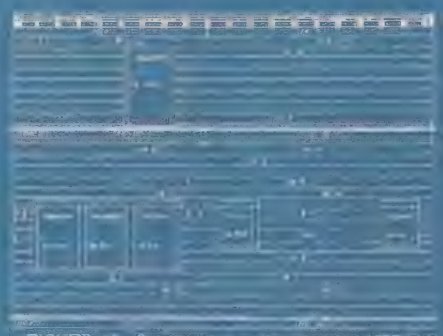


FIGURE 29 SHEATHING & OUTSIDE FINISH LEFT WALL

This figure shows the Left Wall after the sheathing has been applied. Note the location and length of each piece is shown. Window frames, frieze, belt course and water table are shown.

FIGURE 30 SHEATHING & OUTSIDE FINISH RIGHT WALL

This figure shows each piece of sheathing for the Right Wall. Also the grade door frame, all window frames and all exterior finish.

Shows all exterior trim for the Front Wall, including door and window frames.

2x6 Hip and Valley Rafters.

Double overhead Porch Timbers.

Double-header Porch Joists.

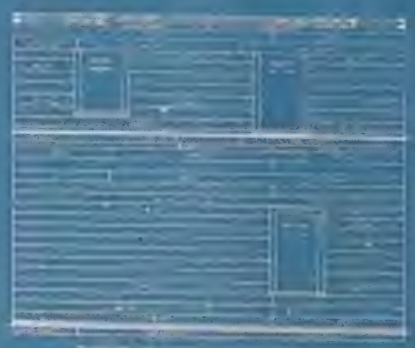
Ceiled grade landing.

All stairs ready to assemble.

Basement Stairs are included.

Exterior finish—Clear White Pine and Cypress.

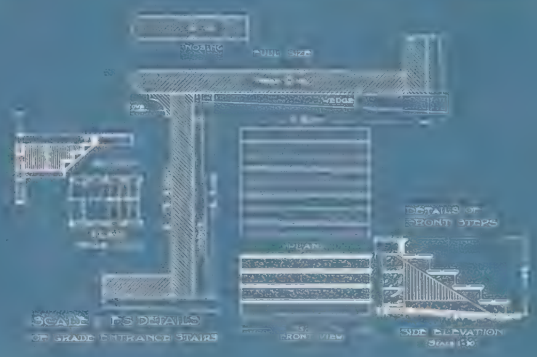
Complete materials, highest standard.



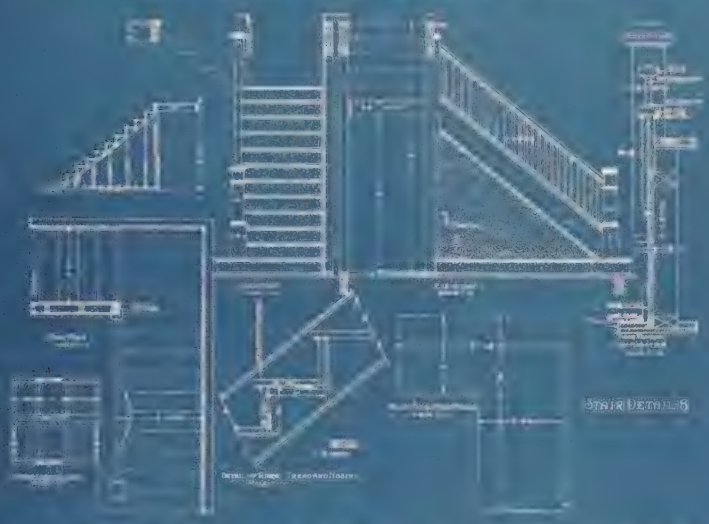
Shows all exterior trim for the Rear Wall, including door and window frames.

Note the Exclusive Features of Construction

This figure shows front porch. Note 2x8 double overhead timbers; 12" square columns; 1x2 balusters, etc. The soffit of the porch boxing is made 12" face to line up with the columns.

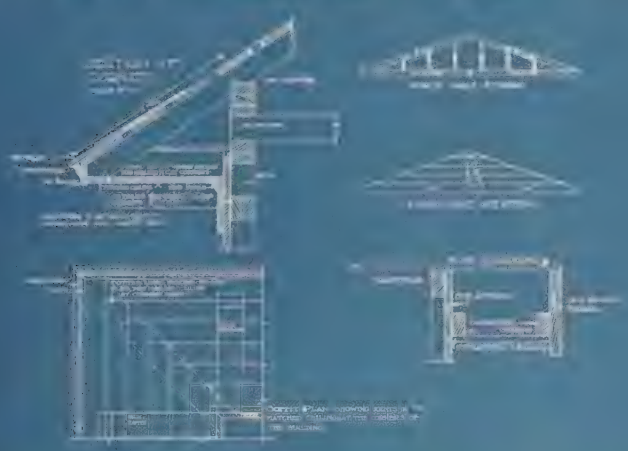


This figure shows front steps. This is a very easy stairs, 10½" treads and 6⅞" risers. The stairs from the kitchen to the basement are shown; risers 7¾ and tread 9". Grade landing has a skirting of "V" cut ceiling to enclose it below the plaster line.

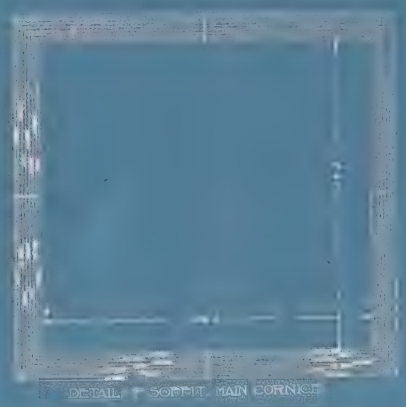


This figure shows the stair detail. This stair has a 7¼" riser and a 10½" tread. Everything is cut to fit. The string boards are housed out and everything is ready to nail together.

Figure 22 shows the door and window frames and details of same. Note the ¾" grounds are furnished. Standard interior trim is included.



This figure shows the detail Section through the main cornice; also a soffit plan at corner. Note strength of construction.



This figure shows each piece of ceiling which forms the soffit of main cornice, giving the exact length and location of each.

Build a Bigger, Better Summer Home

Why not? It costs no more. Why not build a bigger cottage — a **better** Summer Home — **a Sterling.** Then you can enjoy every minute of each vacation and visit. No constant shifting to make room. No attention necessary to the purchase of the many things which should have been included — and weren't. No troublesome repairs, year after year. No regrets of **any** kind if its built by the Sterling System.

Do you want to build it yourself in a few days— and harden up? **Easy!** Every piece **fits.** Has to.

Sterling System of Home Building

SUMMER COTTAGES
From $150 to $1500
Ask for
Summer Supplement

COMPLETE GARAGES
From $42 to $300
Ask for
Garage Supplement

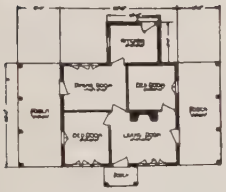
HOME FURNISHINGS
of finest style and finish — highest grade and value

Ask for the Sterling Shopping Book

Machines cannot vary one thousandth of an inch! Sterling System has only fully equipped mills — no others ever built for this purpose.

Do you want to save all waste, two-thirds labor and all lumbering profits? Sterling System sells straight from stump to you with all measuring, cutting and fitting performed automatically.

Do you want double strength throughout — permanent construction — **all exclusive Sterling features?** Then please send for Summer Supplement for full particulars and valuable information.



The Beachwood

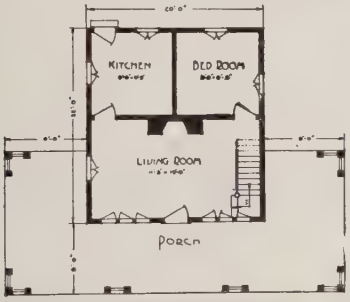
Think of this: Five large rooms — two 8 x 20 porches, 28 x 28 feet over all; complete in **every** regard, with standard Sterling lumber and fixtures. Every piece guaranteed to fit and stand for ten years with proper placement — only **$486.** Ask for particulars. The full facts are even more surprising.

Floor Plan Beachwood

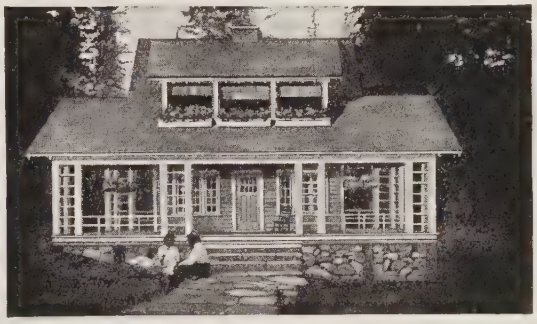
The Wildwood

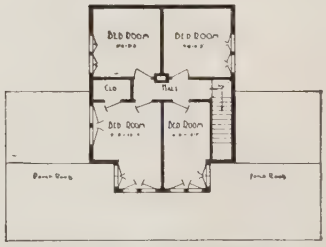
An exceptionally easy cottage to buy, to build and to live in. Two good bedrooms, grand, big living room and dining room, handy kitchen and two comfortable porches. See all that you can make from **$388.** Full particulars will be sent upon request.

Floor Plan Wildwood



First Floor—Adirondack





Second Floor—Adirondack

The Adirondack

One glance at this plan reveals many comforts: 1st, spaciousness, providing for three bedrooms and a wonderful built-under sleeping porch, as well as a great, handsomely-fitted porch and a beautiful living room; 2nd, arrangement of plan with central fire place and sleeping porch which may be divided by partition.

Complete costs but **$723.90**

Ask for full information and Summer Supplement.

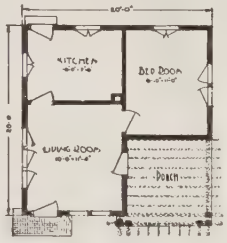
The Mountaineer

A famous seller. Explained by its amazing price and compact construction. One man would find pleasure in building this cottage in three days.

Note that complete materials are furnished, cut to exact fit, selected for weather resistance.

The Mountaineer, at $212, offers **supreme** value. Send for the Supplement and learn the astonishing facts.

Floor Plan Mountaineer



FLOOR PLAN

Floor Plan—Voyageur

The Voyageur

Can a more delightful cottage be imagined? Note the cosy pergola porch, screened if preferred. Note the open vista from all rooms — light, airy, compact. A charming design, thoroughly constructed — easy to build and buy. All for **$269.**

Send for the Supplement which explains this simple operation in detail.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Jacobean Rocker

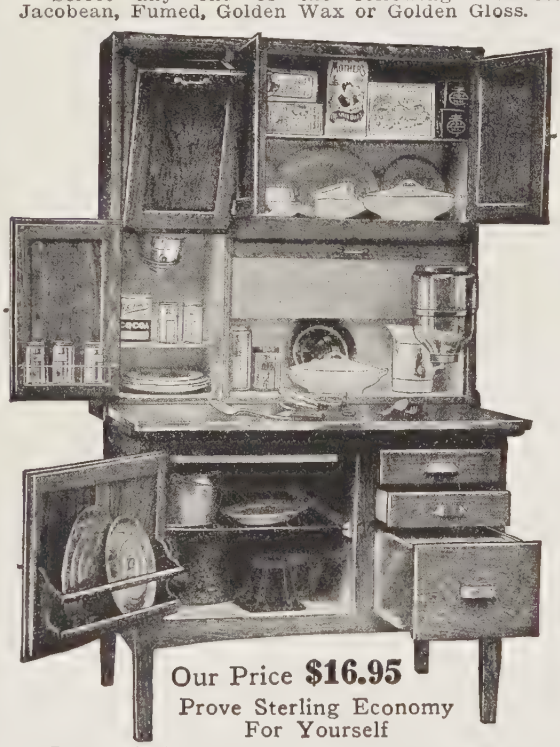
Imported Tapestry Seat

No. 6F-621
Our Price
$4.45

The most remarkable Rocker value you will ever be able to obtain. Just one sample of our many exclusive designs and values in our merchandise catalog.

Made from selected kiln dried **genuine quartered White Oak.** Back, 17½ inches wide, 21 inches high above seat. Slip seat with six special deep springs, 19 inches wide and 18 inches deep.

Select any one of the following finishes: Jacobean, Fumed, Golden Wax or Golden Gloss.



Our Price **$16.95**

Prove Sterling Economy For Yourself

Take this illustration to your local store without showing our price and try to duplicate it. It can't be done. **Not near.**

Cabinet solid Oak. Upper section white enamel inside. Tilting flour bin, sifter attachment and cap. Crystal glass sugar bin. Seven-piece coffee set. Tea and spice jars. Sanitary shelves and racks. Sliding moulding board 21 x 17 inches. Metal lined, ventilated bread and cake box. Height, 70 inches. Metal table top, 35 x 40 inches. Finished Golden Oak with soft velvet polish.

Automatic Davenport

No. 6F-651

Black Chase Leather	**$16.80**
Black or Spanish Brown Morocoline	18.30
Black or Spanish Brown Moleskin	21.60

Built in the most approved manner of selected kiln dried **genuine** quartered White Oak, this **full-length** Davenport is another example of **Sterling quality values.** Unfolds into a full size double bed in a jiffy. All grades of upholstering are fully guaranteed and look like real leather. Moleskin grade cannot be told from genuine leather and wears longer.

Sixteen Hundred Home Surprises

- Bed Room Furniture
- Baby Vehicles
- Cook Stoves and Ranges
- Cedar Chests
- Dinnerware
- Dining Room Furniture
- Electric Table and Floor Lamps
- Electric and Hand Vacuum Sweepers
- Fibre Furniture
- Gas Stoves and Ranges
- Heating Stoves
- Laundry Stoves
- Kitchen Cabinets
- Kitchen Utensils
- Kitchen Sinks
- Lavatories
- Living Room, Library and Parlor Furniture
- Refrigerators
- Sewing Machines
- Sterling Safety 300 Candle Power Kerosene Lamp and Lantern, etc.

Get the Wh

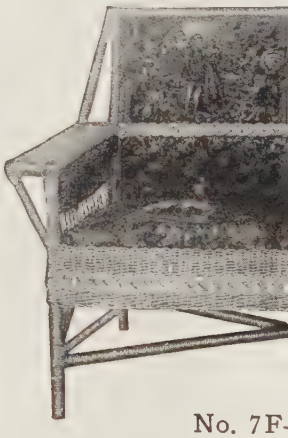
Do you know that the Sterling System h
two greatest manufacturers of quality furnis
Do you know that these articles which
by a combined responsibility of nearly $5
material existence?
Do you know that the jobber's profit o
profit of 50 to 200 per cent., can just as well
Then please find out. Get the big new
with the assistance of our foremost manuf
give **honest** outlet to their goods. Learn the
business. See where your money has been
Home Surprises — all insured by the Sterlin
It costs you nothing to put this astour
right on your library table.
Send for your copy today by letter or ca

Please Remember to Addre

INTERNATIONAL MILL & TIMBER CO., C

No. 7F—717

Plain	**$5.60**
Cretonne	6.90
Tapestry	8.20

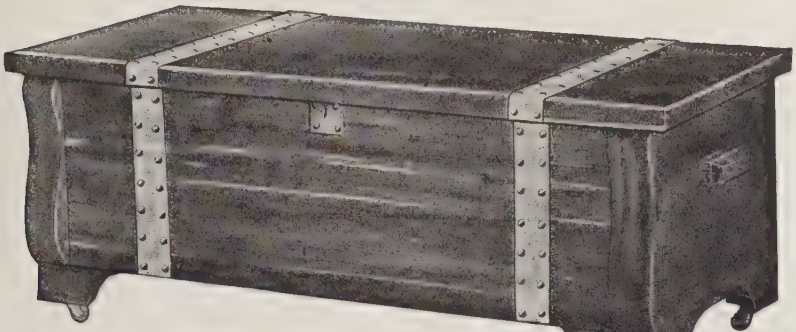


No. 7F-

Plain	
Cretonne	
Tapestry	

This three-piece living room suite of Sterling "Wear-proof" Fibre Furnitur
very sturdily built and its general appearance will harmonize with any well-ap
Our standard finish is a medium shade of soft, brown varnish. Can be wa
quality at these very lowest prices:

Sterling Cedar Chest



No. 3F—318 Complete as shown . . $7.65

No. 3F—319 Same without copper bands $6.80

More Exclusive Sterling Quality Values

Tennessee mountain, moth-proof Red Cedar, strongly built into Colonial design and finished natural with a hand-rubbed piano polish. Equipped with two-inch genuine polished copper bands and escutcheons; both studded with old-fashioned bronze nails; finest quality of lock and extra best ball bearing castors; copper bronze hinges and extra strong lid stay. Dust and moth proof. Length, 40 inches; width, 18 inches; height, 16 inches. And all this **Sterling Value** at prices heretofore unknown.

Electric Table Lamp

A Real Bargain

No. 2F—124
Our Price
$3.92

Where else can you find such design — such material — such finish and such value at even double the price!

Built of thoroughly treated White Oak and finished with a soft, dull penetrating stain. Paneled with tastefully chosen art glass and fully equipped with plug, socket and cord, all ready to use. Height, 24 inches; base, 7 x 7 inches; shade, 15 x 15 inches; depth of apron, 2½ inches.

ole Book!

as formed an alliance with the **seventy-**
hing and supplies in the United States?
ear the Sterling **Stamp** are guaranteed
,000,000? — **guaranteed to the limit of**

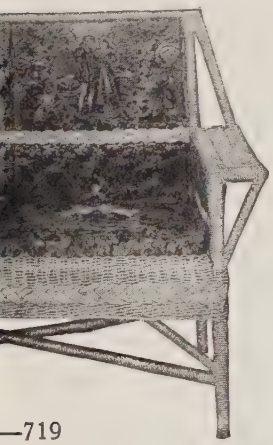
f 10 to 25 per cent., and the retailer's
remain with you?
"Sterling Shopping Book" — assembled
acturers who are clubbing with us to
facts about this furnishing and supply
going. Review these **Sixteen Hundred**
g Stamp.
ding Book — this Metropolitan Shop —

rd and get it by return mail.
ss "Department F22."

entral Offices, BAY CITY, MICHIGAN

Sixteen Hundred Home Surprises

Bath Room Fixtures and Accessories
Builders' Hardware
Closet Combinations
Doors
Eaves and Spouting
Electric Fixtures
Hot Air Heating Systems
Hot Water Heating Systems
Steam Heating Systems
New Re-circulating Pipeless Furnace
Lavatories and Lavo-Baths
Mantels
Paints and Enamels
Plaster and Plaster Board
Roofing
Sanitary Kitchen Sinks
Tool Sets
Varnishes and Stains, etc., etc.



—719

. . . . . **$8.95**
. . . . . 13.35
. . . . . 14.70

No. 7F—718

Plain **$5.35**
Cretonne 6.65
Tapestry 8.00

re is a distinctive design achievement. It has lines pleasing to the eye, is pointed living room or sun parlor.
shed with soap and water when necessary without injury. Very finest

No. 19F—1
Complete as shown, $22.40

No. 19F—2
Same without enameled doors and splashers, $18.65

The name "Sterling Genesee" on your gas range insures maximum value at our bargain prices. Compare this stove in size, finish and style with any you have seen in your local market. You will then realize the distinctive high quality, the real Sterling value that we offer you.

The length of top, 43 inches; height of cooking top, 31 inches; size of cooking oven, 16 x 18 x 14 inches; size of boiler oven, 16 x 18 x 6 inches; size of cooking top, 22 x 23 inches. Cooking top has four large drilled, special economy Star burners and one simmerer. The body of the stove is finished in an acid, everlasting dull black Japan, and the interior of the oven and broilers are special alumanized. Every detail has been carefully studied to give the modern housewife a most modern gas cabinet range.

Great Garage Values

The Sterling System has saved thousands of dollars for garage builders. The average is very close to 40 per cent. of the **total cost.**

With the records before you (send for Garage Supplement) you cannot but buy one of these Sterling beauties — save a good many worth-while dollars — get the cream of lumber quality — and have it **up to stay in a day.**

Mr. Hitchcock, a prominent lawyer, says "The garage is as nice as one could ask. Could not have been better for much more money. If I can be of any service by saying a good word, please let me."

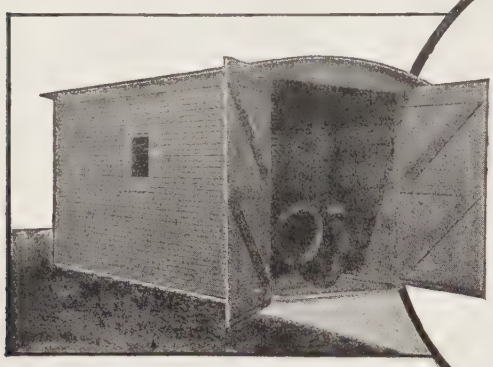
Great Garage Values

No matter what style of garages you prefer or what size you require, the Sterling System can suit you and save you one-third of the total cost. Our Garage Supplement contains over sixty garages, ranging from **$45** to **$250.** Send for your copy today.

You don't **need** pay retail prices. You don't **need** pay a big labor bill. You don't need to put up with common lumber hacked together with a hand-saw.

Through systematic operation and direct selling, you save enough for a self-starting and lighting outfit — or a complete set of tools. You save — and you get better lumber. You save — and you get solid construction. You save — and get the garage you want in one-third the time.

Mr. Baxter, an Iowa merchant, says: "The lumber arrived Saturday and I put it together today and had no trouble."

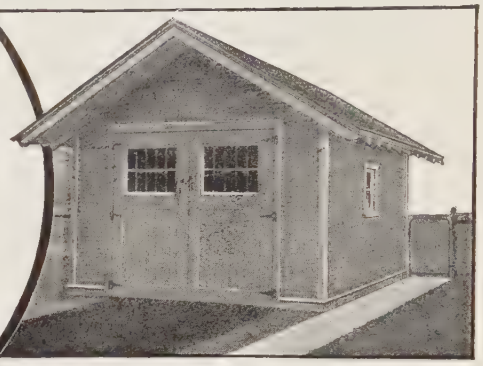


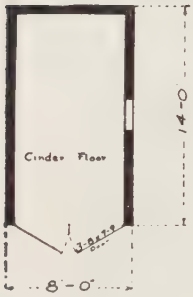
The Bellevue
$44.50 Complete

Selected materials, ready-to-fit, includes Lumber, Roofing, Hardware, Door, Sash, Glass, Hinges, Nails, Locks, Two Coats of Paint — and Hammer, **the only tool needed.**

The Biltmore
Everything $127.30

Sterling Stamp on every piece and not a nail to buy. Three windows. Double braced door. Clear cypress and white pine trim. Choice of paint colors. See Garage Supplement.





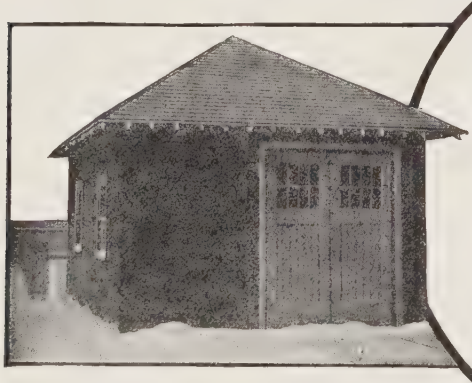
The Bellevue

Size	Price
8 x 14....	$44.50 Net
8 x 16....	49.50 Net
8 x 18....	54.50 Net
8 x 20....	58.00 Net
10 x 14....	49.00 Net
10 x 16....	53.00 Net
10 x 18....	57.00 Net
10 x 20....	62.00 Net
10 x 22....	66.00 Net

The Sterling Stamp on Your Garage Means the Same as on Your Silver

The Biltmore

Size	Price
12 x 16..	$127.30 Net
12 x 18..	133.00 Net
12 x 20..	139.70 Net
14 x 16..	133.95 Net
14 x 18..	141.55 Net
14 x 20..	148.20 Net
16 x 16..	142.50 Net
16 x 18..	149.85 Net
16 x 20..	157.70 Net

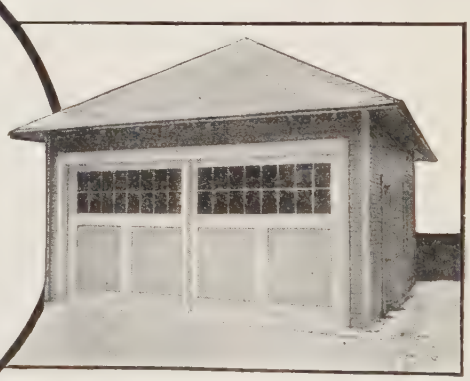


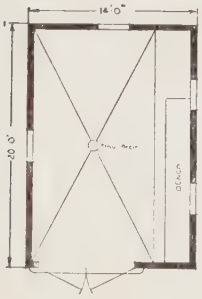
The LaSalle
$144.40 Buys It

Includes everything—bench complete. "Handy-to-Swing Doors," padlock and key—**everything.** Choice of shingles or siding—stain or paint. Send for Supplement and full description.

The Statler
All for $181.45

An amazing value. Space to spare with two cars. Sliding doors. Single door. Handsome finish. Paint to match. See Supplement for particulars.





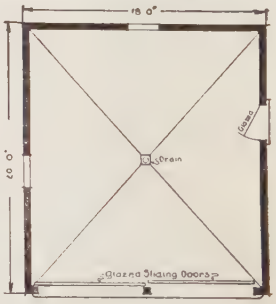
The LaSalle

Size	Price
12 x 16.....	$123.50 Net
12 x 18.....	129.20 Net
12 x 20.....	134.90 Net
14 x 16.....	130.15 Net
14 x 18.....	137.75 Net
14 x 20.....	144.40 Net
16 x 16.....	137.75 Net
16 x 18	144.40 Net
16 x 20.....	151.15 Net

Don't buy or build or make any contract until you have **thoroughly** investigated **Sterling Garages.** Send for Free Garage Supplement contains full particulars.

The Statler

Size	Price
18 x 20..	$173.85 Net
18 x 20..	181.45 Net
18 x 24..	189.15 Net
20 x 20..	182.40 Net
20 x 22..	190.95 Net
20 x 24..	199.50 Net



3 of the Sixteen Hundred Home Surprises Shown in the Great Sterling Shopping Book 3

Just see what these three Sterling Fixtures alone will save you. Note what convenience they offer. And mark you, that each is a thorough-bred — insured by the Sterling Stamp.

Then remember that the new Sterling Shopping Book contains Sixteen Hundred Home Articles **which are equally surprising.** And remember to send for your copy before you even **think** of buying a single ordinary thing.

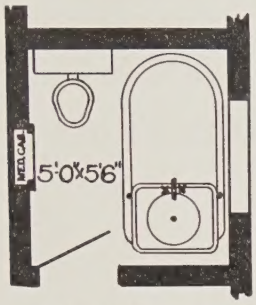
Learn in this startling book how we have opened the eyes of America's greatest quality manufacturers to the mistake of depending on the retailer.

Read how the Sterling System has formed a new, all-powerful alliance with the leaders of their lines.

And see what this alliance brings to you in uttermost convenience — in top-crest quality and in unrivalled economy.

Get this book before the edition is exhausted. Save on your Furnishings. Save on your Fixtures. Save on your Home and everything in it. **Your dollars are worth nearly two — and you'll prove that yourself by ACTUAL COMPARISON.**

Your first step, **the Book!** Send today and there'll be no delay.



One of Many Arrangements

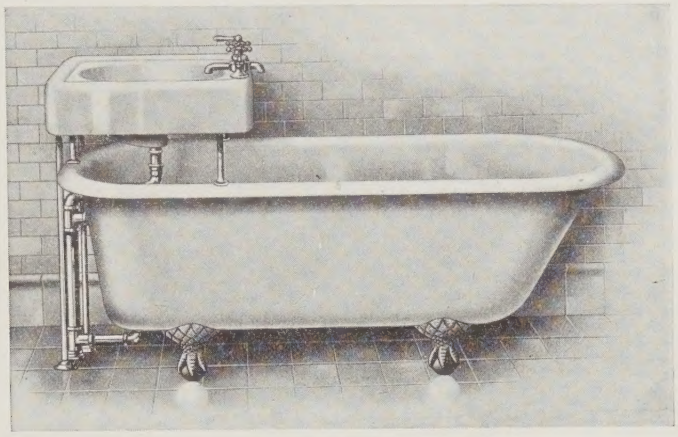
A Few of the Advantages

Better Water Supply — Operated near bather without awkward reach to far end of tub.

Delivers Clean Water — Warm or cold, upon head or body, for showering, shampooing or refreshing.

Expense Saver — Eliminates all labor and material of a separate lavatory, including faucets, supply pipes, waste pipes, trap and vent.

Better Arrangement — Larger and better lavatory, more accessible. Space saved.

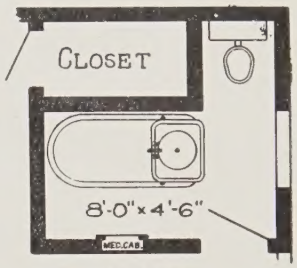


Sterling "Duplex" Bath Fixture

The astonishing convenience — the increased comfort — the economy of space and the actual saving afforded by the Sterling "Duplex" bath fixture have been amply proven, and users everywhere are delighted with it and making these **facts** known.

Bath tub 30 inches wide with 3-inch roll rim. Lavatory 20 inches by 24 inches with 4½-inch drapery, and bowl 16 inches in diameter. All heavily poreclain enameled. Special brass nickel plated fitting furnished complete, as shown, except ½-inch tubing.

No. 10F—101	**Complete with 5 ft. tub** . . .	**$39.00**
No. 10F—102	**Complete with 5½ ft. tub**	**44.00**
No. 10F—103	**Complete with 6 ft. tub**	**49.00**



One of Many Arrangements

A Few of the Advantages

Large Pedestal Lavatory — Used from either side or end.

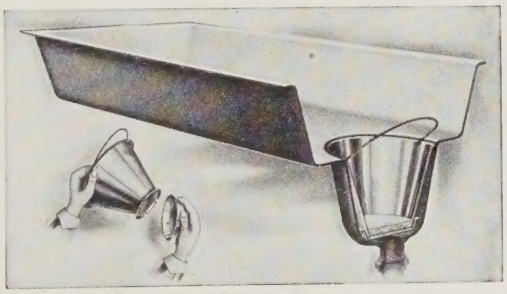
One Faucet Arrangement — Supplies both tub and lavatory.

Extra Sanitary — And odorless waste pipes.

Easier and Safer — Support in getting in and out of tub.

Adds New and Distinctive Touch — In ornamentation, a valuable feature, whether you sell, rent or live in your home.

SAVES many minutes, many steps, much work, much money and PROMOTES CLEANLINESS



STERLING SANITARY SINK and Refuse Separator is a **Patented** Kitchen Sink made in suitable sizes with a **special** basin case in the bottom (all enameled with highest grade of porcelain) and a removable pail with strainer trap and grease catcher which fits this basin.

Dishes, without scraping, are drenched with hot water under faucet over basin without soiling hands.

Scrapings, washings and grease from pots and pans are thrown into separator without soiling sink.

When all work is finished, empty, rinse and replace pail.

Absolutely catches all grease, making clogging of drain impossible and saving plumbers' bills.

CAN YOU AFFORD TO BE WITHOUT THIS "STERLING CONVENIENCE" IN YOUR HOME?

No. 10F—104	**20 in. wide, 30 in. long, complete** .	**$9.50**
No. 10F—105	**20 inches wide, 36 inches long, complete**	**10.50**
No. 10F—106	**20 inches wide, 48 inches long, complete**	**14.00**

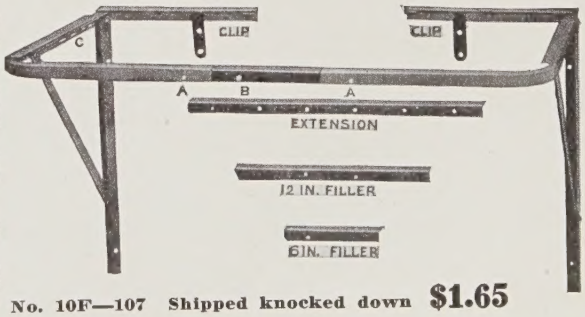
Sterling Adjustable Sink Frame — Fits Any Sized Sink

Like Sterling Home Materials, this sink frame is "cut-to-fit." It will pay for itself many times over by the saving it makes in the erection of the sink — no unsanitary wooden cleats on frame—no time wasted cutting and fitting. A labor-saving, sanitary, modern device you should install for your kitchen sink.

Showing Sink Fitted with Adjustable Frame

To install, observe the following:

1. For a 24-inch sink, bring the frame ends together and bolt on the extension, leaving out the fillers entirely.
2. For a 30-inch sink, bolt the 6-inch filler to the extension as at B, and frame ends as at A-A, with extension inside of frame; then change the bolt at C to the proper slot for width of sink.
3. For a 36-inch sink, place the bolts at A-A in the end holes of extension and insert the 12-inch filler bolted at B.
4. When a porcelain sink back is used, extend each end of frame as at C, until the sink and back fit each other perfectly.
5. Should the sink be a little large or small for the frame, bend the round corners to the correct length and adjust the width at C.



No. 10F—107 Shipped knocked down **$1.65**

ORDER FORM

Your Sterling Order is Protected by a Cash-in-Your-Hand Guarantee

GEO. H. YOUNG, PRES. DAVID MILLER, CASHIER J. D. KINNEY, ASS'T CASHIER
W. D. YOUNG, VICE-PRES. J. I. P. SHEARER, ASS'T CASHIER

ESTABLISHED 1871

Bay City Bank

CAPITAL AND SURPLUS $500,000.00

Bay City, Mich. Jan. 11, 1915.

To Sterling Customers:-

It gives us pleasure to testify to the strict honesty, reliability and the high business standing of The International Mill & Timber Company. We assure every man that all guarantees and agreements made by this concern will be fulfilled to the letter.

The officers and stock holders of this Company have been known by us for years. Their financial responsibilities are well over a million dollars ($1,000,000) and we consider them to be some of the best and strongest business men in Michigan.

This Company enjoys the highest credit with American Financial institutions and their organization to our knowledge, manufactured more dwellings last year than all other manufacturers combined.

To you as patrons we are pleased to say that you are perfectly safe in sending money with order since the Company will return your money in case the goods are not entirely satisfactory.

Very truly yours,

Geo. H. Young

President.

We guarantee that full materials will be delivered in perfect condition exactly as represented, else the purchaser's money will be immediately refunded. If purchase is made on our Payment Plan, we agree that amount to cover any loss or dissatisfaction can be withheld.
(Signed),

INTERNATIONAL MILL & TIMBER CO.

Date.....

Name.....

Town..... State.....

If on R. F. D. please specify Route No.....

Shipping Instructions: Fill Complete.

Ship to.....
(Name)

Address.....

Ship via..... R. R.

Is freight agent there?.....

INTERNATIONAL MILL & TIMBER COMPANY
Bay City, Michigan

Gentlemen:

Enclosed please find $..... for which please ship at once the following:

..... Home
(Name)

.....

.....

.....

.....

.....

.....

Fixtures and Furnishings

.....

.....

Furnace	Plumbing	Lighting
.....	.....	.....
.....	.....	.....

It is agreed and guaranteed that if materials are not entirely satisfactory my money will be instantly returned.

Yours truly,

(Signed) .....

Confidential Information Blank

VERY IMPORTANT

You want a Home — **not** a shelter, **not** a make-shift, **not** just four walls, some partitions and a roof. No! As we understand it, you are not buying mere **materials.** You want a **real Home.**

You care nothing about the operation except that it must **save** you **47 per cent.** of the price you expected to pay—except that it must give you **selected materials** — except that it must afford **double-strength construction** by including the Sterling System's **110 exclusive features.** Since your Home will be built 50 per cent. better in one-third the time without bothering you with the task of buying, assembling, checking and delivering your materials from several points —since you hold in **your own hands** the money which **guarantees** that you **will** get all we **say** you will get — is there **anything else** you can ask for?

Yes, there is. There is another feature — **the most important of all.** But you do not need to ask for it.

Instead, **we** are asking **you** — **asking** if you will let us **give** you the benefit of our experience and professional knowledge — **asking** if you will answer the few questions printed on this page so that we **can** help to the utmost in making your Home as a Home should be made.

For, after all is said and done, aren't we partners? Aren't we mutually inspired by the same ideal? Aren't we working together to attain the best result? And aren't we both enjoying the benefits which come from this work well done?

Then let's make this a **lasting** partnership, and from that partnership take the fullest measure of pleasure and profit. Let's not permit any lack of understanding to bar the way. Let's treat this matter with the respect that is due its importance and be frank and sincere in our efforts to aid each other.

Sterling Service will give you all you will **let** it give. Obviously, very little can be given until we know which Home you want — when you want it — how it will be financed — under what conditions it will be built, etc., etc.

We cannot give you particular attention and serve you intelligently until you tell us **how** you can best be served.

So tell us, please — and we will hold all information in strictest confidence — tell us what **your** problems are.

Make use of Sterling Service. Make use of experience gained from thousands of similar operations. Perhaps we can suggest new ways and means. Our ideas are practically unlimited.

Just fill out the blank in pencil and mail in the enclosed return envelope — as clearly as possible. Then we will spare no effort or expense to serve you as you have never before been served.

Please Fill Out This Blank Completely and Mail

How soon do you expect to build?.....

How many rooms do you want?.....

How many bedrooms?.....

How about bathroom?.....

How many in the family?.....

Which type of Home do you prefer?
(Place check (v) after your choice)

Two story..... Bungalow.....

Story and a half..... Cottage.....

Duplex..... Summer Home.....

Which Sterling Home is your favorite?

.....
(Name)

How much cash have you to put into a Home?.....

Will you pay cash or buy on our Two-Year-to-Pay-Plan?.....

Are you living in your own Home now?.....

If you are a renter, how much rent do you pay?.....

.....

When does your lease or understanding expire?.....

.....

Do you own your lot?.....

What are the lot dimensions?.....

Which direction does lot face?.....

(Please describe the surroundings).....

.....

.....

Will you have a basement?.....

Date.....

What kind of a heating system?.....
(Please place check in square)

Hot Water []
Hot Air []
Stove []
Steam []

Do you want a sleeping porch?.....

Do you want a large rear porch?.....
(State size)

Will you have time to direct the building yourself?.....

Will you contract?.....Or will you hire a carpenter by day?.....

(If so, please give us his name that that we may send him catalog and instructions.)

Have you any "objections," or are there any points which are not clear?.....

(An open discussion will be warmly welcomed by us. And we shall endeavor to explain every unknown particular in careful detail. Please devote the following space to any questions which you may have.)

.....

.....

.....

.....

Name.....

Address.....

America's Finest Shop—

can be placed right at your elbow — **will be,** if you request it.

Send for your copy of the new Sterling Shopping Book. It takes but a postal. See what this book offers in genuine pure-quill quality—the cream production of the leading seventy-two manufacturers. See how it saves hours of time and labor for Sterling customers. And see how astonishing are the economies.

This page is but one of a hundred—a page from our "Two Dollar Bill Department." Yet even here there are many dollars saving for you.

It would be a grave mistake to purchase **any** home article before seeing this book. Do not fail to **profit** by the time, effort and research spent which has resulted in the most powerful manufacturers' alliance in the country.

Mail a postal card today and we'll send your copy by return mail.

A Fair Test

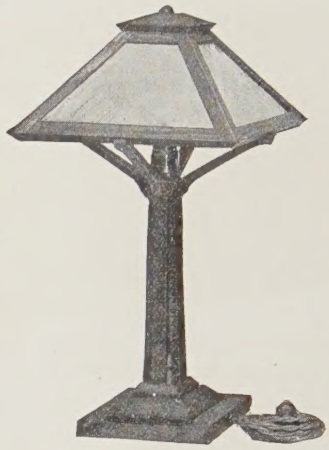
Prove for yourself the super-value of **Sterling Merchandise.** Fill out the service blank below — order any article on this page, and enclose it with a **Two Dollar Bill,** in envelope. If you are not entirely satisfied with your purchase and that we have made a big saving for you, we will instantly return your money. Isn't that a "fair test"?

Thermometer Clock

An **artiele** every household needs. Mighty useful and highly ornamental. Both thoroughly reliable and accurate.

15¾ in. high, 4½ in. wide, 1¾ in. thick. Clock 3 inches wide. Thermometer 10 in. high. Finished Weather Oak.

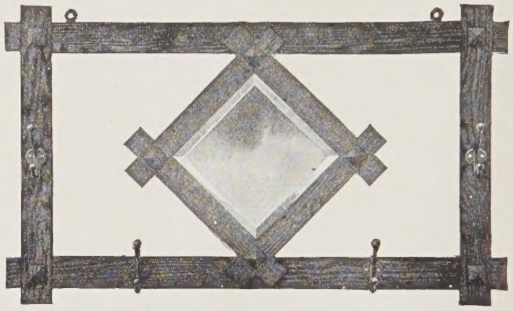
No. 6F—612
Our Price $2.00



Electric Table Lamp

An artistic fixture and a useful addition to your library or living room table. Modern, exclusive design and up-to-date, dull Mission Oak finish. Furnished wired complete with attachment plug, cord and electric key socket. Height, 21½ inches; shade, 11¼ inches; depth of shade, 6½ inches; base, 7 inches; parels, Art Amber Glass.

No. 2F—121
Our Price . $2.00



Hall Rack

Have you a place in your home for this Sterling article of quality? One of the latest designs. Furnished in Weathered, Fumed or Golden Oak, with Beveled Plate Mirror, four Hooks and Hangers. You wonder how we can give so much for the price asked. Read **how** in the new Sterling Shopping Book.

Size of rack, 19 x 32 inches. Mirror frame, 13 x 13 inches.

No. 6F—611 Our Price . . $2.00

Service Blank

In order that we may serve your **Home Furnishing** and **Fitting** requirements to your lasting satisfaction — that we may give you the benefit of our intimate knowledge and scientific study of **Sterling Merchandise** — we ask you to answer the questions below.

Do you need plumbing fixtures?.....

Which pieces or set?.....

Do you need a heating plant?.....

What type do you prefer?.....

Do you need lighting fixtures?.....

How many rooms?.....

What home furnishings do you desire?.....

.....

What style do you prefer?.....

What other fittings and fixtures do you desire?.....

.....

Do you need a complete outfit?.....

NOTE — If this blank does not fully cover your requirements, attach letter fully explaining them.

Are you enclosing $2.00 for an article on this page?.....

Please write number here.....

Sterling Steel Air-Tight Heater

For Wood and Other Light Fuel

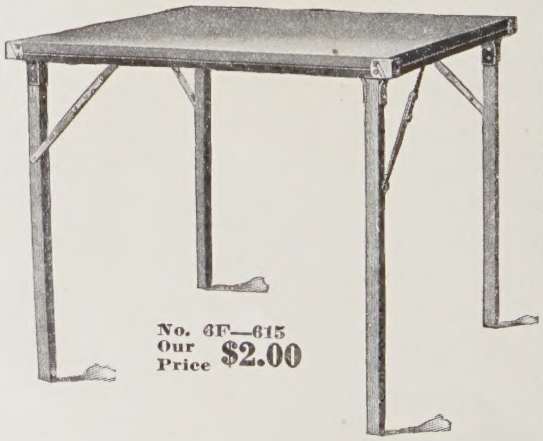
A most useful stove. Heats isolated rooms, temporary buildings or summer cottages. Like all our stoves, it is the finest of its kind.

Exclusive Sterling Features

Uniform Blue Steel Body, ribbed and ornamented. Ribbed steel legs. Adjustable screw draft damper in ash pouch cover. Half lined with heavy gauge cold rolled steel. Bodies are made from one piece of steel and double seamed. Top and also the bottom stamped from one piece of metal. Hinged, reinforced feed cover. Full size flue connection (no opportunity for condensation). Blackened and polished. Body size, 22½ x 17½ x 25 inches. Pipe size, 6 inches. Weight, 22 pounds.

No. 19F—101 Our Price . . $2.00

Feather-weight Card and Sewing Table
Weight, 10 Pounds



No. 6F—615
Our Price $2.00

The handiest thing you could possibly have about the home. Folds up and out of the way when not in use. Top re-inforced on under side and leg braces nickel plated. Top covered with **genuine** leather in green. Legs finished like mahogany.

Extra for heavy green felt top $ .50